

Corporate Presentation

May 2026



/// Piraeus



01 **Executive Summary**

02 **Performance vs Peers**

03 **Financial Analysis & Business Highlights** (based on Q1.26 financial data)

04 **Sustainability**

05 **Annex**



⁰¹ Executive Summary



The Greek economy is well positioned to navigate an uncertain global landscape

Executive Summary

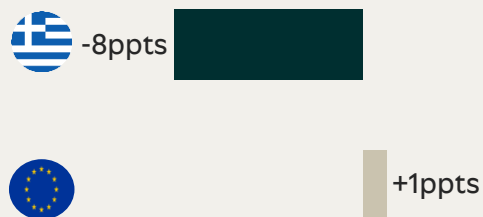
01

Real GDP, % yoy

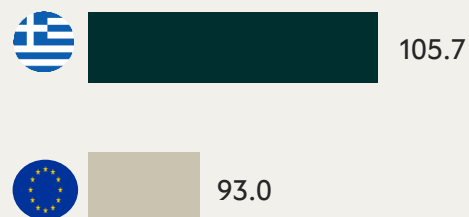


- Greek economic outlook remains solid, with GDP continuing to grow steadily, driven by investments and NGEU funds
- Under the current high energy prices scenario, Greek GDP growth could decline to 1.5%-1.6%; still expected to be higher than EU average
- 70% of total RRF funds allocated to Greece have been absorbed, while RRF sourced disbursements to the market will extend beyond 2026
- Further substantial fiscal buffers available for public investments. Rapidly decreasing Debt to GDP ratio (67ppts in 4 years), at an ultra low servicing cost of 1.8% per annum
- Raising labor force participation and enhanced productivity
- Strengthened financial system, facilitating solid credit growth

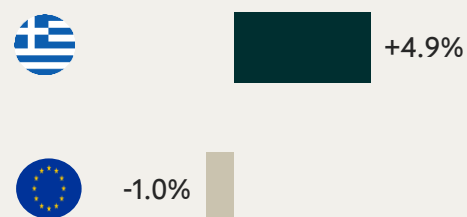
Debt to GDP (delta 2025-2024)



Economic Sentiment Indicator (Apr.26)




Primary Balance % GDP (2025)





Note: Eurostat; Piraeus Economic Research


/// Piraeus at a glance: the leading banking group in Greece

➤ leading Bank in Greece ranking first across business lines


 **4.5mn | 8.1k**
clients | employees


 **€90bn**
total assets


 **€39bn | €80bn**
client loans | client deposits & AuM


 **28%**
deposit market share

➤ a one-stop shop for financial services omni-channel distribution platform


 **368**
branches


 **1,500**
ATMs


 **3.0mn**
digital clients


 **4.7/5.0**
Piraeus app rating

➤ financial strength earnings power and solid balance sheet


 **15% | 37%**
RoatBV | C/I


 **Investment Grade**
Baa2 Moody's | BBB- Fitch


 **+€1.3bn credit expansion**
+11% loan growth


 **18.5% | 191%**
% TCR | % LCR

➤ a sustainable way of banking creating positive impact

 **€8bn | €3bn**
loans to SME | small businesses

 **700k**
farmers serviced

 **€5bn**
sustainable financing

 **MSCI ESG Ratings**
only AAA company in Greece



Q1.26: stellar loan and fee growth, supporting 2026 guidance

1	€281mn net profit	€0.21 EPS generation, in line with guidance of c.€90c EPS for 2026
2	€40cent per share cash dividend	€594mn total distribution out of 2025, including €100mn share buyback executed in Q4; 7% total yield
3	15% RoaTBV	Q1 RoaTBV at 14.6% , in line with 2026 target of c.15%
4	+11% loan growth yoy	€39bn loan book , up €4bn yoy; +€1.3bn loans in Q1; continues recovery in mortgages, with new loans up 95% yoy
5	+32% fee growth yoy	€210mn services revenues, 32% of total revenues; 0.94% revenues from services / assets, best in class in Greece
6	+8% core revenues growth yoy	€692mn core revenues; strong loan volume and fees growth offsetting lower rates and spreads
7	+17% AuM yoy	€14.7bn AuM; €0.5bn net inflows in Q1.26; deposits at €65bn , +6% yoy, funding 90% of credit expansion
8	37% cost-to-income ratio	Top-tier efficiency ratio confirming cost discipline, despite temporary impact from trading book volatility
9	32bps organic CoR	Controlled cost of risk at 32bps; NPE ratio at 2.1% , NPE coverage at 70% vs 64% a year ago
10	18.5% total capital ratio	Buffer of c.260bps above P2G, CET1 ratio at 12.6% , absorbing 57% distribution, accelerated DTC amortization and €1.3bn loan growth

Note: definitions in the APM section of the presentation; €40cent per share cash dividend distribution subject to regulatory consent; distribution yield calculated on 31 Mar.26 €8.6bn market cap



Q1.26: €0.21 EPS, up 15% qoq; €6.11 TBVPS, combined with DPS, growing at 6.5% yoy

Group Figures (€mn)	Q1.25	Q4.25	Q1.26
Net interest income	481	477	481
Revenues from services	160	206	210
Net trading result	19	35	(18)
Other operating result	(10)	4	(14)
Operating expenses	(222)	(234)	(246)
Underlying impairment charges	(14)	(33)	(21)
Servicer fees & synthetic securitization costs	(21)	(21)	(15)
Impairment on other assets & associates' result	(8)	(43)	2
Tax normalized (incl. minorities)	(99)	(58)	(94)
Normalized operating profit	285	333	287
Non-recurring operating costs	(2)	(21)	0
Extraordinary loan impairments	0	(38)	(8)
Extraordinary impact from NPAs & participations	1	(46)	0
CSR actions	0	(11)	0
Tax (adjustment)	1	34	2
Reported net profit	284	250	281
Earnings per share (EPS) after AT1 coupon (€)	0.22	0.19	0.21
Tangible book value per share (TBVPS)	6.01	5.92	6.11
TBVPS plus dividend per share (DPS)	6.08	6.28	6.47

Core revenues at €692mn, up 8% yoy

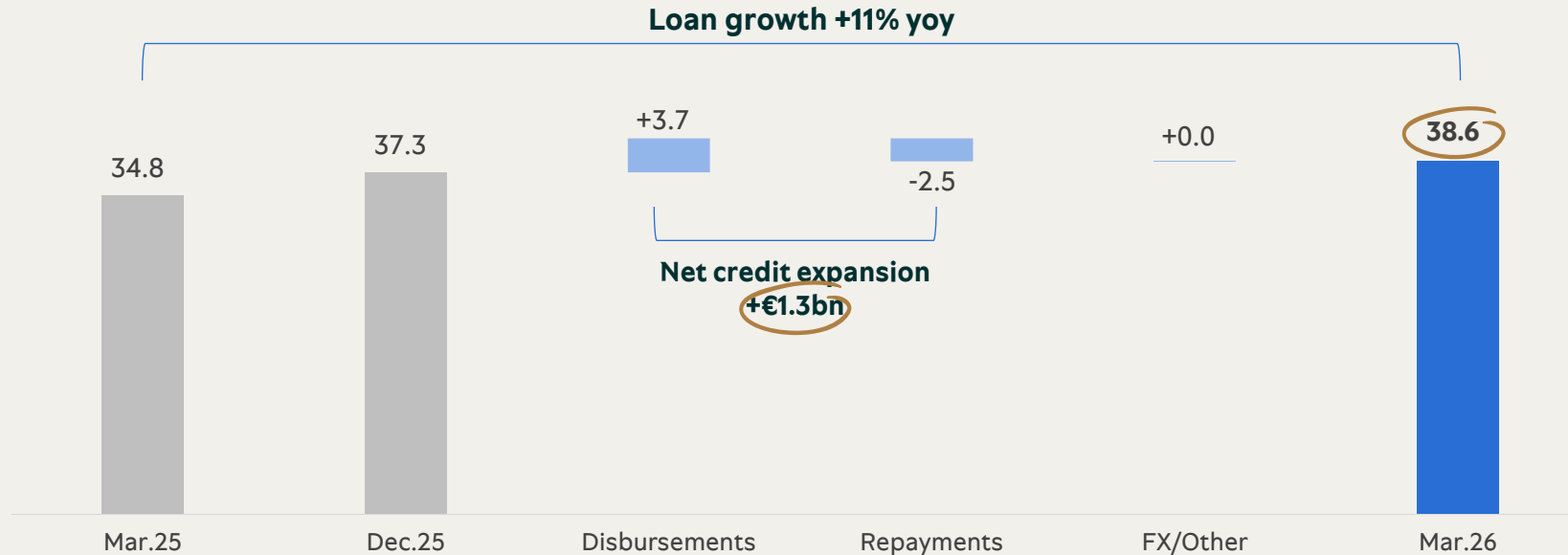
up 6.5% yoy

Note: definitions in the APM section of the presentation



€1.3bn net credit expansion in Q1.26, with solid pipeline ahead

Performing loans evolution (€bn)



Out of €3.7bn disbursements in Q1:

- c.€1.2bn to small / medium enterprises and agri
- c.€2.1bn to corporate, structured finance and shipping
- c.€275mn to individuals, with €185mn mortgages, up c.95% yoy

Executive Summary

Q1

Net credit expansion (disbursements minus repayments)

Mortgages	30
Consumer	0
Small Business	(100)
CIB	1,330
Total	1,260

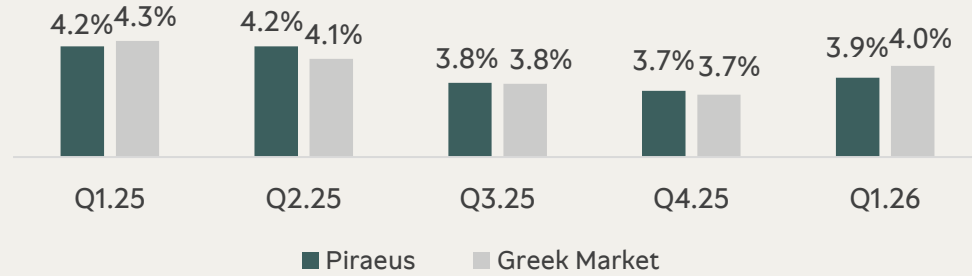


Europe's strongest corporate loan growth, while maintaining pricing discipline

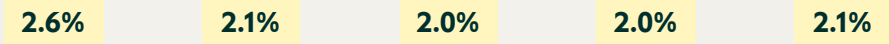
Executive Summary

Q1

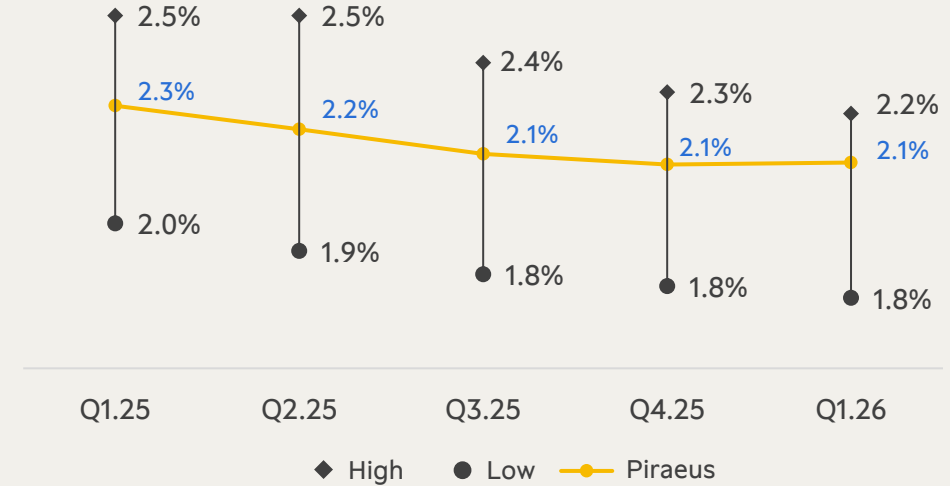
New corporate loans yields (%)



3m Euribor (%)



Piraeus business loans spreads vs Greek peers (%)



High refers to the peer with the highest spread for the period and low refers to the peer with the lowest spread for the period

Note: source for Greek market new business loans yields is Bank of Greece; Greek peers refer to three out of four systemic players reporting loan spreads; data derived from market disclosures



Revenues from services: stellar Q1, with insurance contribution yet to fully build up

Revenues from services (€mn)

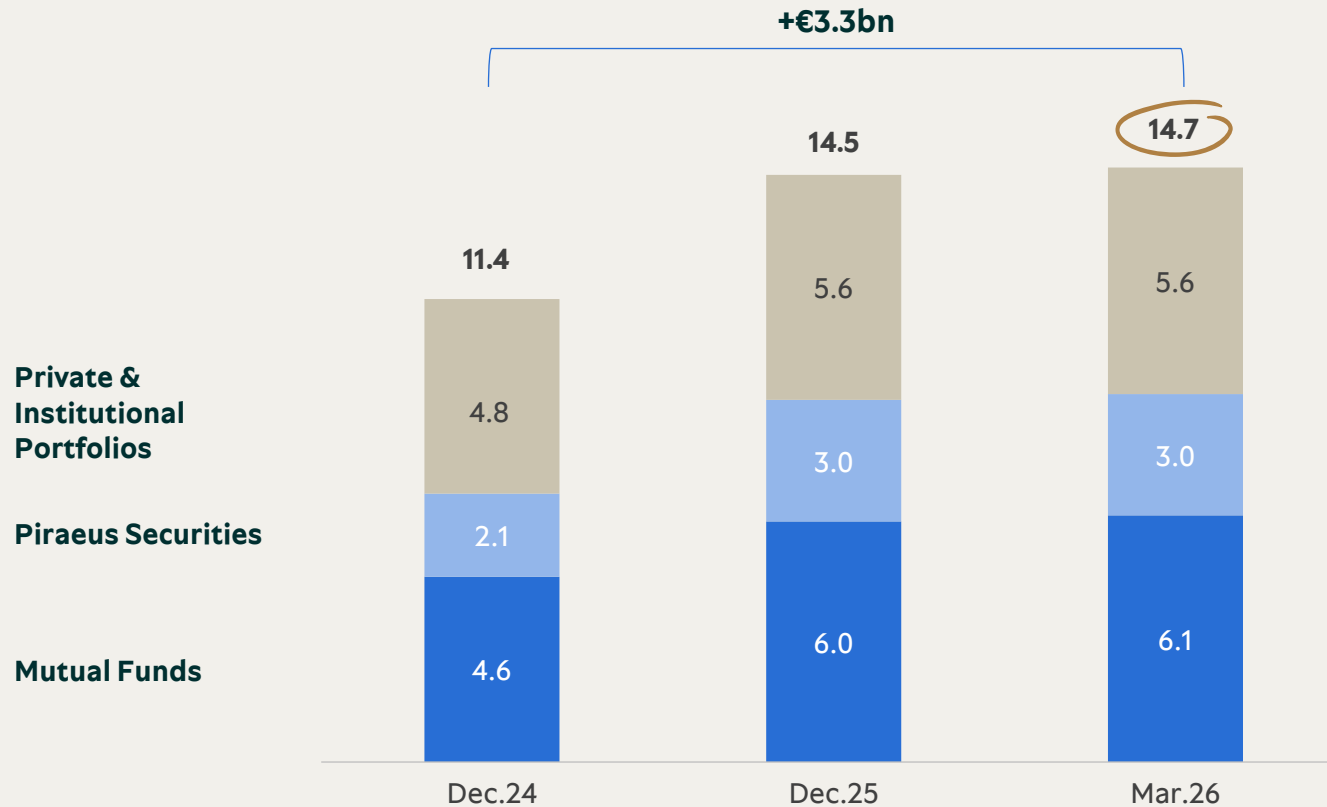
		Q1.25	Q4.25	Q1.26	yoy
Financing	Loans	31	41	34	11%
	Letters of guarantee	13	14	14	14%
	Investment banking	2	7	8	>100%
Investment	Bancassurance	18	26	23	30%
	Insurance	0	10	20	-
	Asset management	24	29	34	41%
Transaction banking	Funds transfers	20	22	23	13%
	Cards	17	17	15	-11%
	Payments	3	3	3	-1%
	FX fees & other	9	11	11	14%
Rental income	Income from rental	23	26	25	12%
Total		160	206	210	+32%

- Loan fees supported by material loan disbursements. Investment banking fees show strong results on the back of increased appetite for market transactions
- Asset management fees improved on the back of ongoing client asset inflows and increased stock exchange traded volumes
- Bancassurance fees continued showcasing best-in-class results; Ethniki Insurance €20mn Q1 contribution on track to annual target



Sustained AuM growth supported by net inflows and product diversification

Assets under management (€bn)



- Strong net inflows of €0.5bn, partly offset by market effect of -€0.3bn
- Upscale investment solutions with focus on:
 - Advisory service for Private Banking clients supported by Piraeus Wealth Advisor, a Robo4platform
 - Robo advisory service for retail asset management (Piraeus brainy)
- Wide suite of Piraeus Bank and 3rd parties best of breed asset management including private markets products

Executive Summary

01

Note: private & institutional portfolios include lolcus assets; Piraeus Securities assets refer to assets under custody; AuMs include market movements impact



Loan and bond volumes growth drove Q1 NII increase, with Euribor tailwinds still to come

Executive Summary

01

Net interest income (€mn)	Q3.25	Q4.25	Delta Q4	Q1.26	Delta Q1
Loans	437	441	+4	440	(1)
Bonds	130	135	+5	143	+8
Cash at central banks	29	31	+2	25	(6)
Customer deposits	(48)	(48)	(0)	(48)	0
Debt securities	(68)	(70)	(2)	(67)	+3
Other	(9)	(12)	(3)	(12)	0
Total NII	471	477	+6	481	+4
NIM over assets (%)	2.29%	2.20%	(0.09)%	2.14%	(0.06)%
Euribor 3m (average)	2.01%	2.04%	0.03%	2.05%	0.01%
Accruing € base rate	2.06%	2.05%	(0.01%)	2.02%	(0.03%)

- Loan interest income decreased marginally qoq, mainly due to daycount effect (-2 days in Q1 vs Q4, amounting to c.€10mn)
- +€2.1bn bond positions onboarded in Q1 at favorable prices, boosting net interest income
- Deposit cost stable at 0.3% in Q1
- Market expectations for euro risk free rates currently point to two hikes for the base rate in 2026, to 2.50% DFR
- NII sensitivity to 25bps Euribor at c.€40mn

Note: customer deposit cost net of impact from non maturing deposit hedges (NMD) that correspond to €8bn IRSs in Mar.26; "Other" category includes net interbank costs, bond hedging and L.128 costs



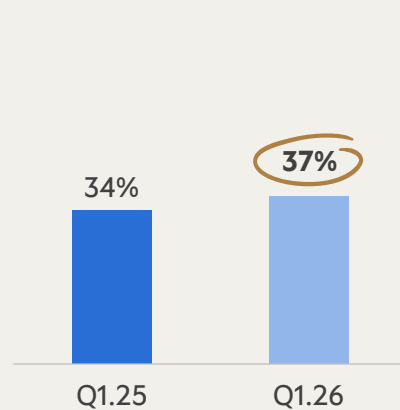
Cost control allows for comfortably meeting targets, while investing for structural efficiency gains

Executive Summary

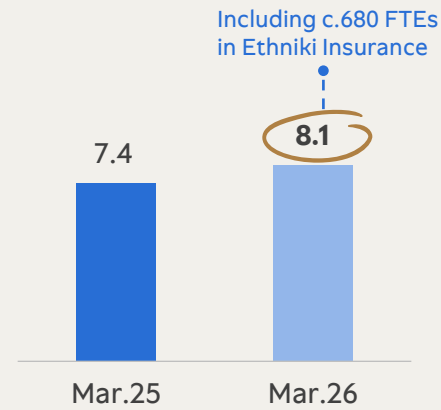
Operating expenses (€mn)	Q1.25	Q4.25	Q1.26
Staff	98	117	102
G&A	89	67	94
Depreciation	31	33	32
Like-for-like OpEx	217	217	228
VES	0	15	0
Snappi	5	10	7
Ethniki Insurance transaction	2	7	0
Ethniki Insurance OpEx	0	7	11
Total OpEx	224	256	246

- ● Accruals for variable pay & salary adjustments
- ● Including frontloaded property tax charges
- ● Increase on the back of CapEx IT spending

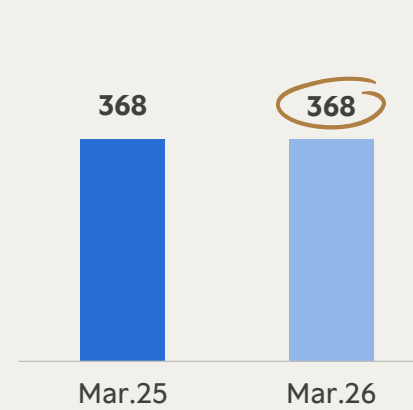
Cost-to-income ratio (%)



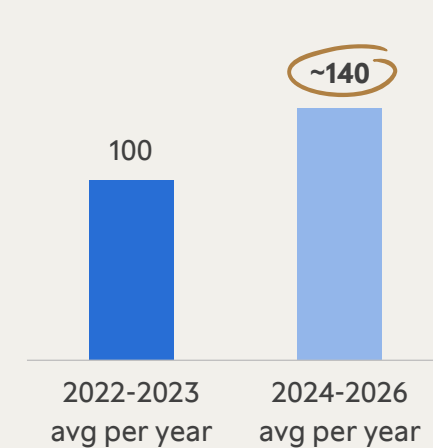
Domestic FTEs (#k)



Domestic branches (#)



IT CapEx (€mn)

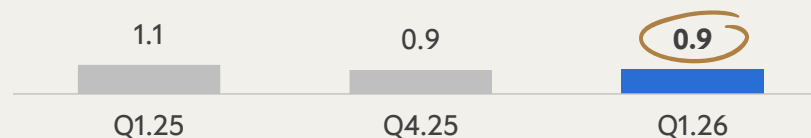


Note: Cost-to-income ratio calculated as total operating expenses over total net revenues



Minimal inflows sustain superior asset quality, with NPE ratio at 2.1%

NPE balance evolution (€bn)



Executive Summary

01

	Q1.25	Q4.25	Q1.26
Organic cost of risk (CoR)	0.3%	0.5%	0.3%
<i>o/w underlying CoR</i>	0.1%	0.3%	0.2%
NPE ratio	2.6%	2.0%	2.1%
NPE beginning of the period	1.1	1.1	0.9
<i>o/w inflows</i>	0.1	0.1	0.1
<i>o/w outflows</i>	(0.1)	(0.3)	(0.1)
NPE end of the period	1.1	0.9	0.9
Stage 1 coverage	0.1%	0.4%	0.4%
Stage 2 coverage	3.2%	5.4%	5.7%
Stage 3 coverage	49.8%	45.9%	46.0%
NPE coverage	64.2%	73.1%	70.4%

---• vs 0.2% EU average

---• vs 3% EU average

---• vs 43% EU average

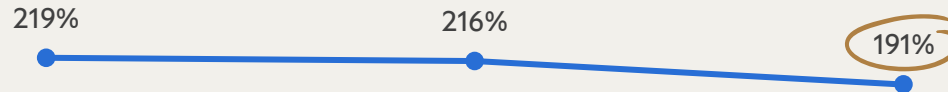
Note: definitions in the APM section of the presentation; Stage 3 exposures does not include POCI credit impaired exposures, which carry lower provision coverage, while NPEs include POCI credit impaired exposures



Strong deposit franchise combined with market leading credit growth drive LDR to more productive levels

Liquidity KPIs

LCR (%)



- Deposits down 2% qoq, impacted by seasonality
- Strong cash position utilized in Q1 to fund solid loan growth and fixed income securities book
- High Quality Liquid Assets at €19bn in Mar.26
- Utilization of available credit lines to ECB could add more than 40ppts to LCR

Executive Summary

01

	Dec.24	Dec.25	Mar.26
Cash (€bn)	7.4	7.5	3.6
Deposits (€bn)	62.9	66.1	64.9
Debt securities (€bn)	4.5	5.7	5.4
LDR (%)	63%	65%	68%
NSFR (%)	134%	129%	125%

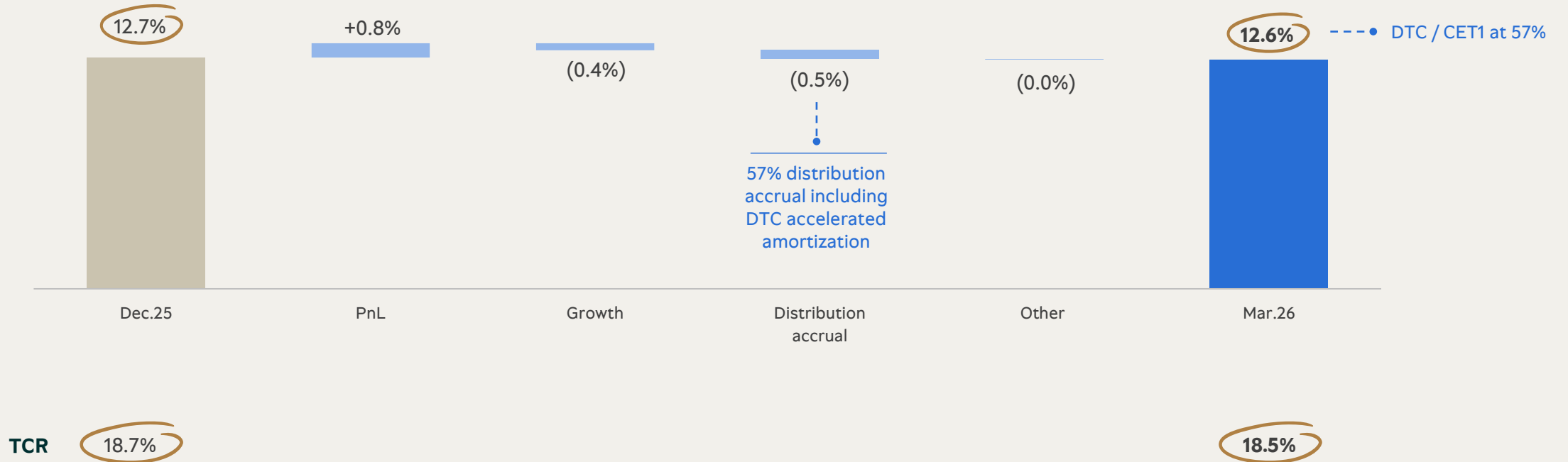
Note: LCR refers to Liquidity Coverage Ratio; LDR refers to Loans-to-Deposits ratio; NSFR refers to Net Stable Funding ratio



Organic capital generation absorbed loan growth, increased distribution accrual & accelerated DTC acceleration

CET1 trajectory Q1.26 (%)

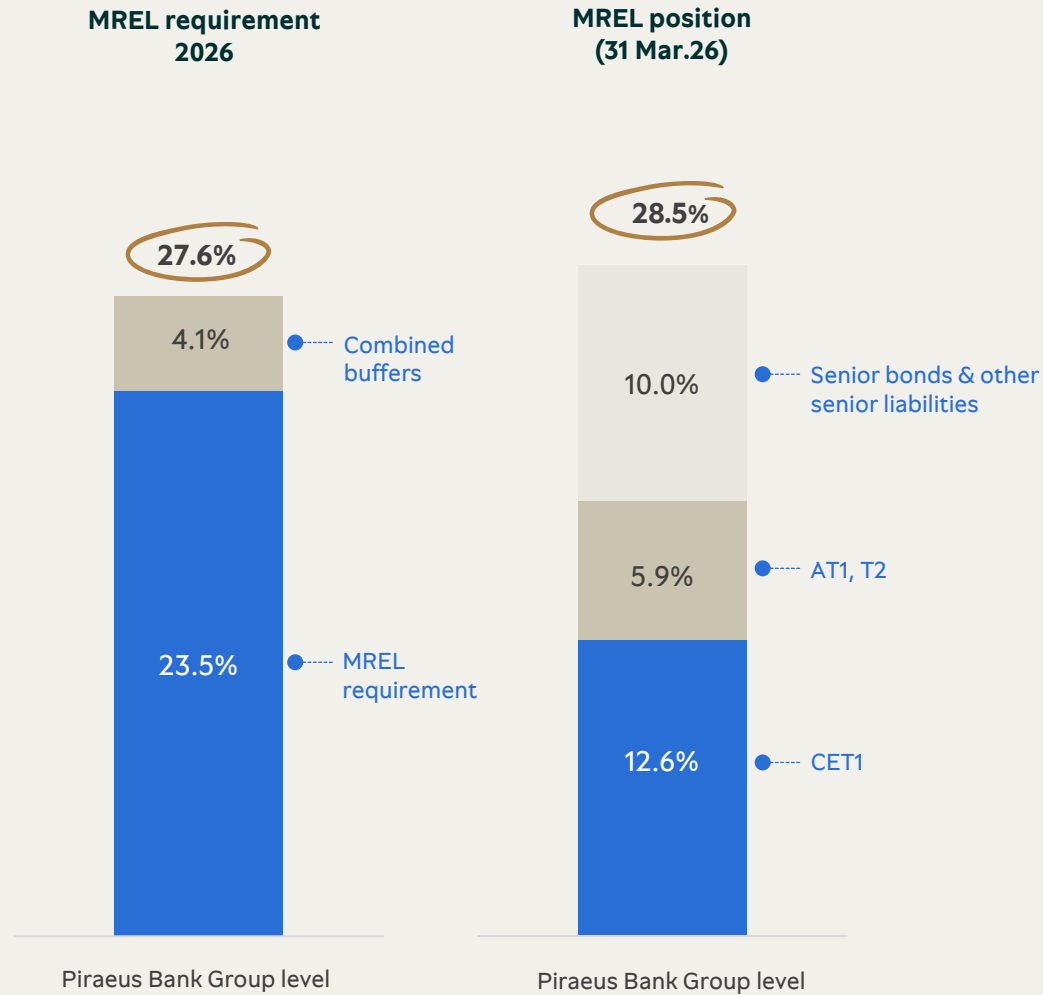
Executive Summary
Q1



Note: Mar.26 CET1 capital incorporates €329mn cumulative deduction for NPE calendar shortfall related with Greek State Guaranteed exposures of €0.4bn net book value; CET1 ratios are displayed on a reported basis



MREL requirement and position



Note: MREL requirements and position is monitored at Piraeus Bank Group level

Debt securities outstanding	(Face value €bn)
Senior Preferred (SP)	1.50
Green SP	2.15
Tier 2	1.15
AT1	1.00
Total	5.80

- No subordination requirement based on the latest SRB's communication

Credit and key ESG rating upgrades in 2025

MOODY'S

Baa2 from Baa3 (stable)

S&P Global

BB+ from BB (positive)

FitchRatings

BBB- from BB (stable)

MSCI ESG RATINGS

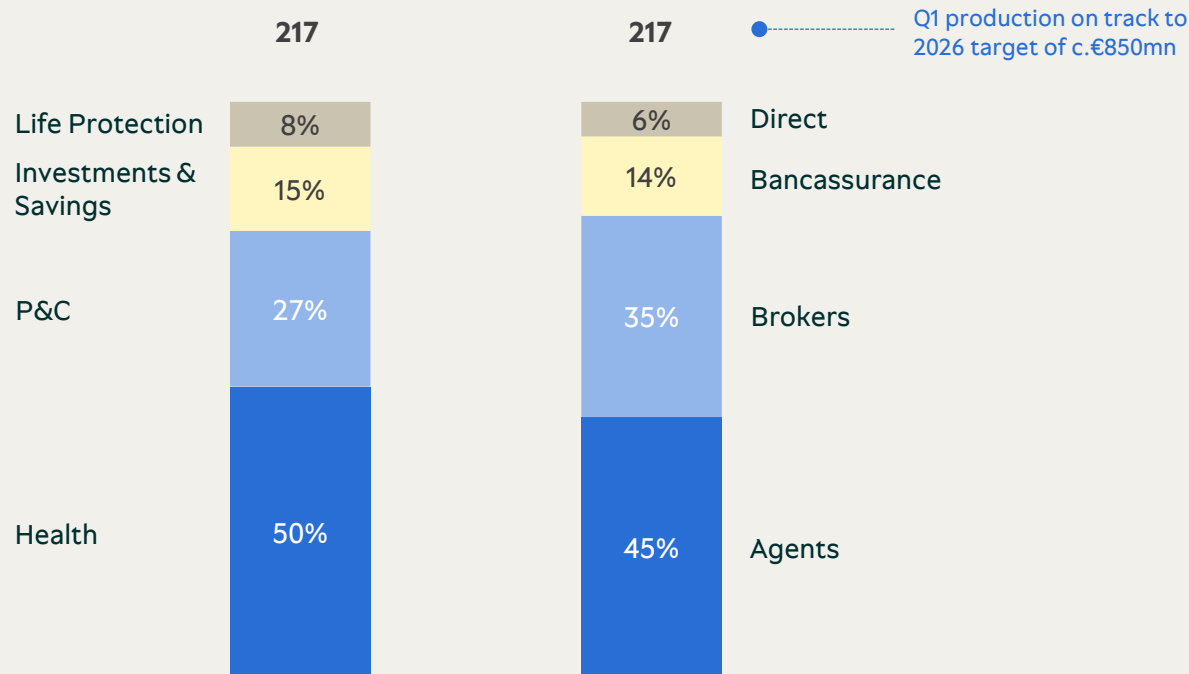
AAA from AA



Q1.26 GWP by business line & by channel (%)

Executive Summary

01



Q1.26 highlights

- Banca transition into full implementation mode, so as to increase GWP production to c.€1.1bn in 2027
- Ongoing progress on Banca 2.0, to capture additional upside from untapped growth pockets
- Launch of Full Health Value, a new health offering targeting cost-conscious segments
- Digital transformation: My Ethniki app users up more than 90% since end-2024; accelerated AI adoption in claims management
- Ongoing progress towards a fully integrated operating model, with enhanced governance, risk management and regulatory compliance framework

Note: GWP (Gross Written Premia), P&C (Property & Casualty), (definitions on the APM section and disclaimer on the Disclaimer section)



Snappi reached 100k customers and is scaling as a capital-light digital growth platform

Innovation platform for retail banking

- **Greenfield digital banking platform** built for branchless distribution, embedded finance and faster product experimentation
- **Distinct value** proposition targeting digital-savvy segments without disrupting the Group's core customer base
- **Expanding product suite:** account, debit card, payments, savings, Snappi Pay Later, Cash Now and 24/7 support
- **Low-capex model** with no branch network and partner-led acquisition potential
- **Oct.25** operationally launched, with rapid early user growth

➔ Growth drivers

Product expansion

Cash Now instant interest-free loan up to €1,000
Savings account with 1% annual interest

Go-to-market campaigns

360 awareness launch campaign
Fuel Pass 360 campaign & Shell partnership launch
Youth Pass campaign

Tier-1 partner ecosystem

Shell, OASA, Sky Express, Domino's, Vodafone CU, Public, AB, Goodys, Everest, Freenow by Lyft

Engagement & community mechanics

Lucky Bills and reward lotteries for active customers

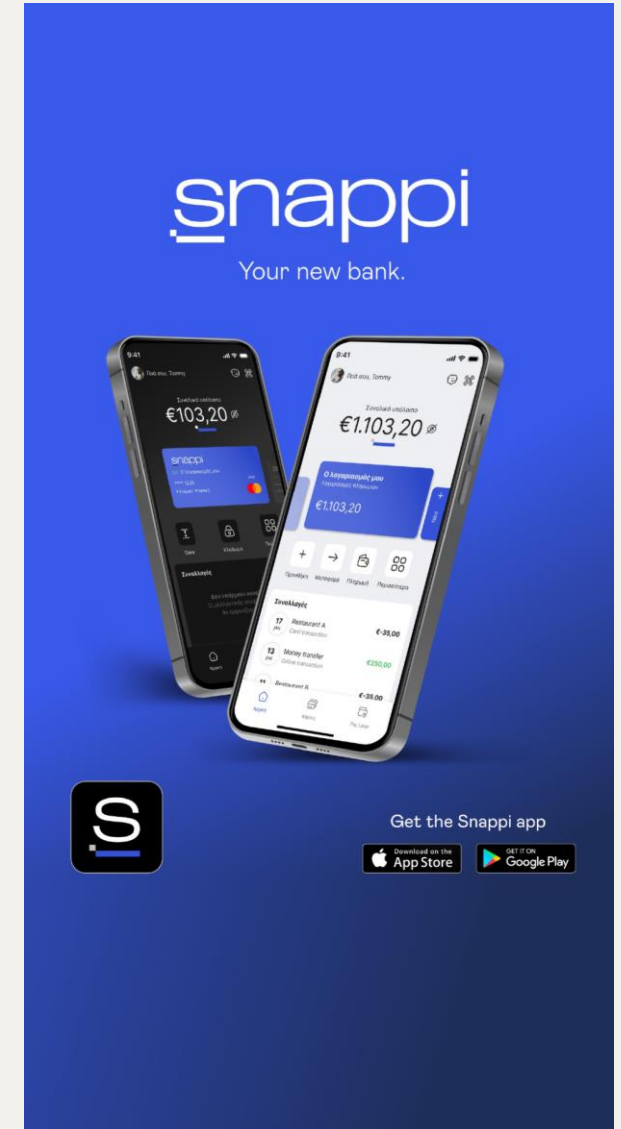
★ Traction to date

100K+ Onboarded customers

170K+ Total app users¹

70+ Merchants onboarded for Snappi Pay Later

10 Partnerships with high-visibility brands



Note: 1. Includes ~8k YouthPass Beneficiaries & ~62K Fuel Pass beneficiaries & 100K onboarded customers; Data as of 26.04.26



Strong start to the year supports FY.26 targets

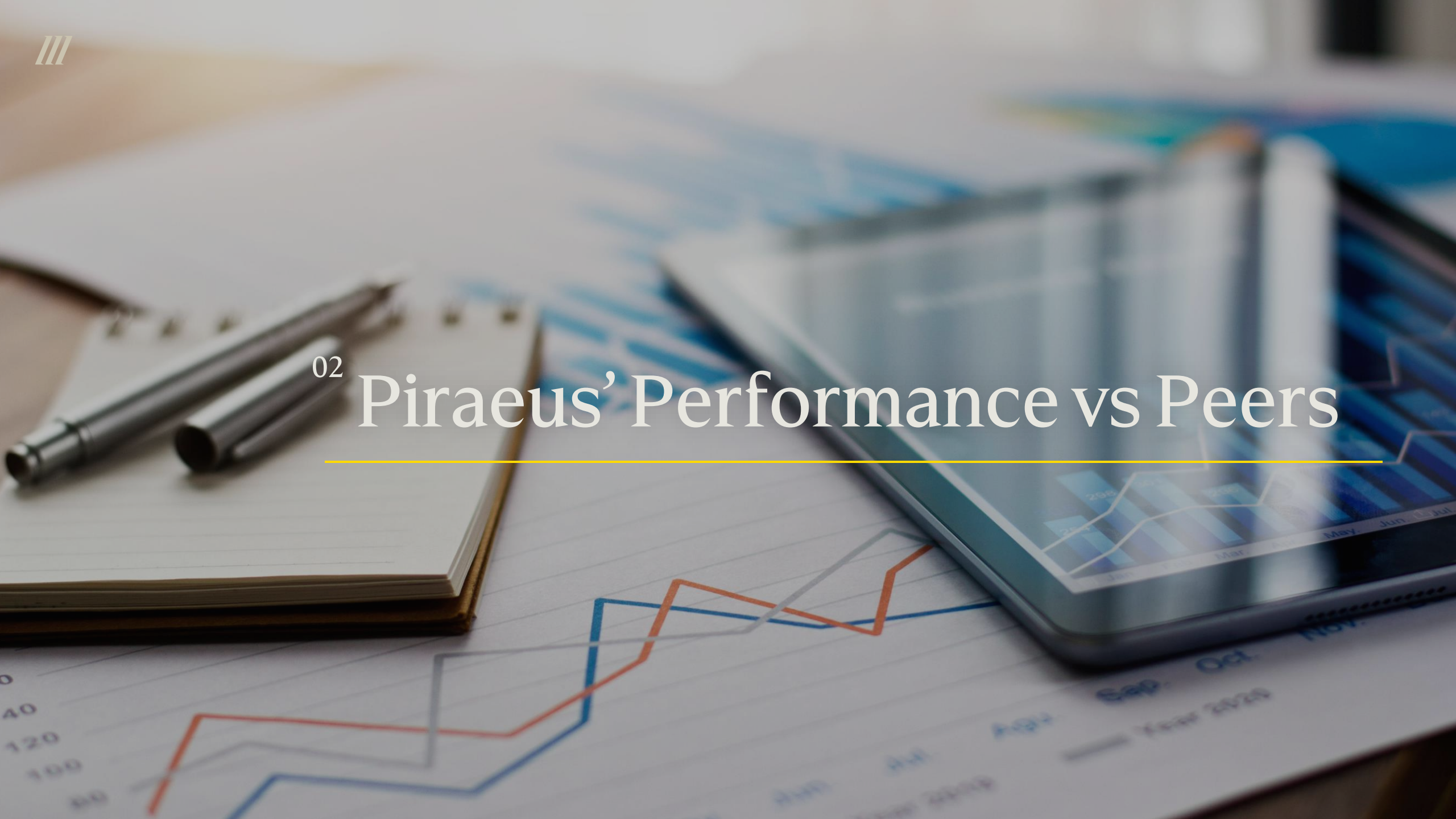
	FY.25 actual	Q1.26 actual	FY.26 targets
✓ Earnings per share (reported €)	€0.82	€0.21	~€0.9
✓ RoaTBV (normalized %)	15.6%	14.6%	~15%
✓ NII / assets (%)	2.25%	2.14%	~2.1%
✓ Revenues from services / assets (%)	0.8%	0.9%	~0.9%
✓ Cost-to-income (%)	33%	37%	<35%
✓ Organic cost of risk (%)	0.52%	0.32%	~0.5%
✓ Performing loans (€bn)	€37.3	€38.6	>€40
✓ CET1 (%)	12.7% <small>post distribution accrual 55%</small>	12.6% <small>post distribution accrual 57%</small>	~13% <small>post distribution accrual 57%</small>
✓ Total capital (%)	18.7% <small>post distribution accrual 55%</small>	18.5% <small>post distribution accrual 57%</small>	~19% <small>post distribution accrual 57%</small>
✓ ECB deposit facility rate assumption (end period, %)	2.00%	2.00%	2.00%

Note: distribution is subject to necessary conditions being met and supervisory approval; PnL items and EPS are displayed on reported basis; RoaTBV is presented on a normalized basis; EPS and RoaTBV are adjusted for AT1 coupon



02

Piraeus' Performance vs Peers





Piraeus: the leading bank in Greece



Piraeus Performance vs Peers

- #1 in performing loans (26% Greek market share)
- #1 in deposits (28% share)
- #1 in equities brokerage (26% share)
- #1 in retail footprint, with 370 branches and 1,500 ATMs
- 4.5mn clients nationwide, 1.9mn clients in Ethniki Insurance
- 7% distribution yield; €40c per share remaining cash out of 2025 profit, on top of €100mn SBB
- "Greece's Best Performing Bank" by the Banker's 2025 Top 1000 World Banks

Note: all data refer to Mar.26 based on publicly available information (Bank of Greece, Athens Stock Exchange, Hellenic Bank Association) and Piraeus internal analysis; distribution yield calculated on 31 Mar.26 €8.6bn market cap; cash distribution out of 2025, subject to ECB consent, to be paid 15 June 2026

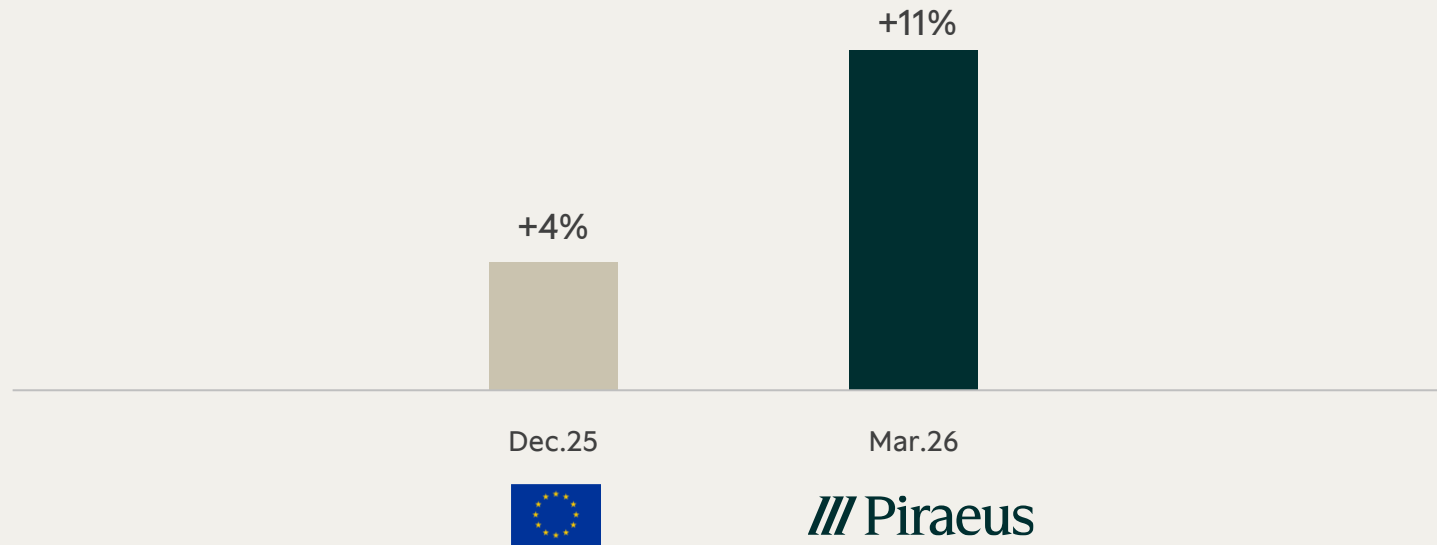


Best-in-class loan growth in Europe

Performing loan growth (yoy)

Piraeus Performance vs Peers

Q2



Source: ECB Supervisory Banking Statistics Q4.2025 from 111 Significant EU Institutions

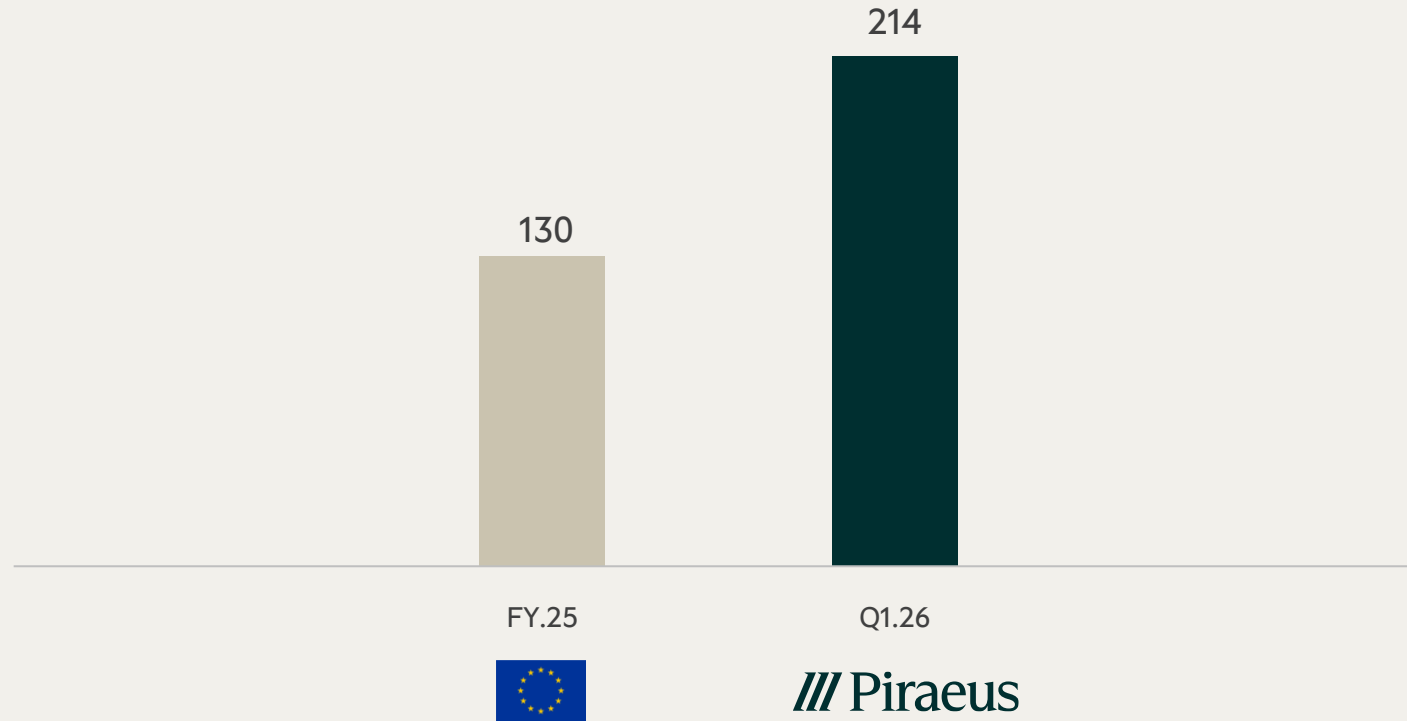


NIM far above European average

Net interest income over average assets (bps)

Piraeus Performance vs Peers

Q2

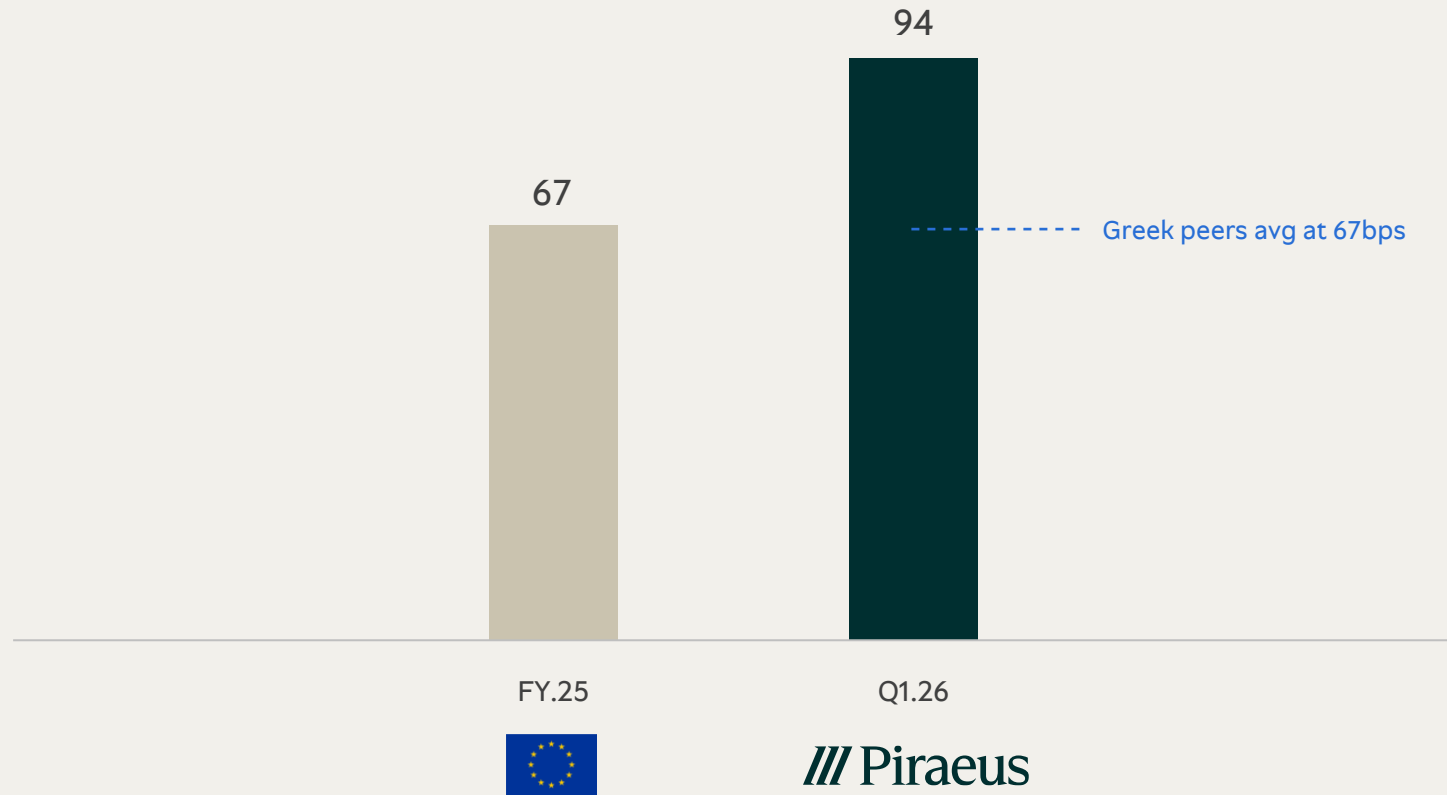


Source: ECB Supervisory Banking Statistics Q4.2025 from 111 Significant EU Institutions

/// Fees well above average in Europe and best in Greece

Revenues from services over average total assets (bps)

Piraeus Performance vs Peers
Q2



Source: ECB Supervisory Banking Statistics Q4.2025 from 111 Significant EU Institutions; Greek peers data derived from FY.25 company disclosures

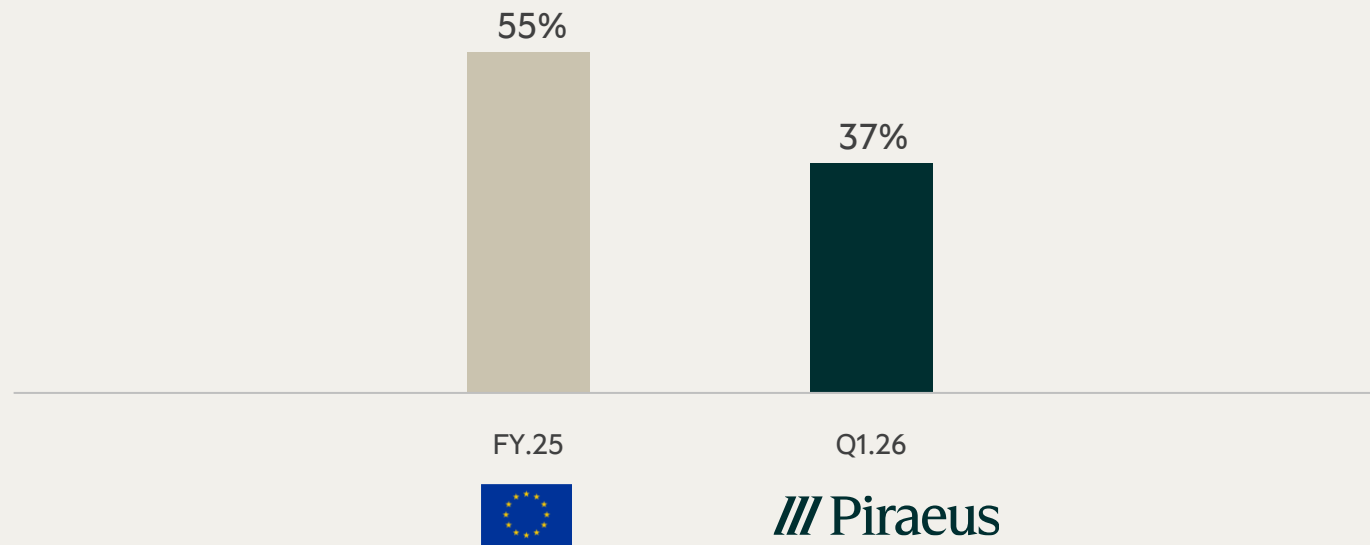


Best-in-class cost efficiency

Cost-to-income ratio (%)

Piraeus Performance vs Peers

Q2



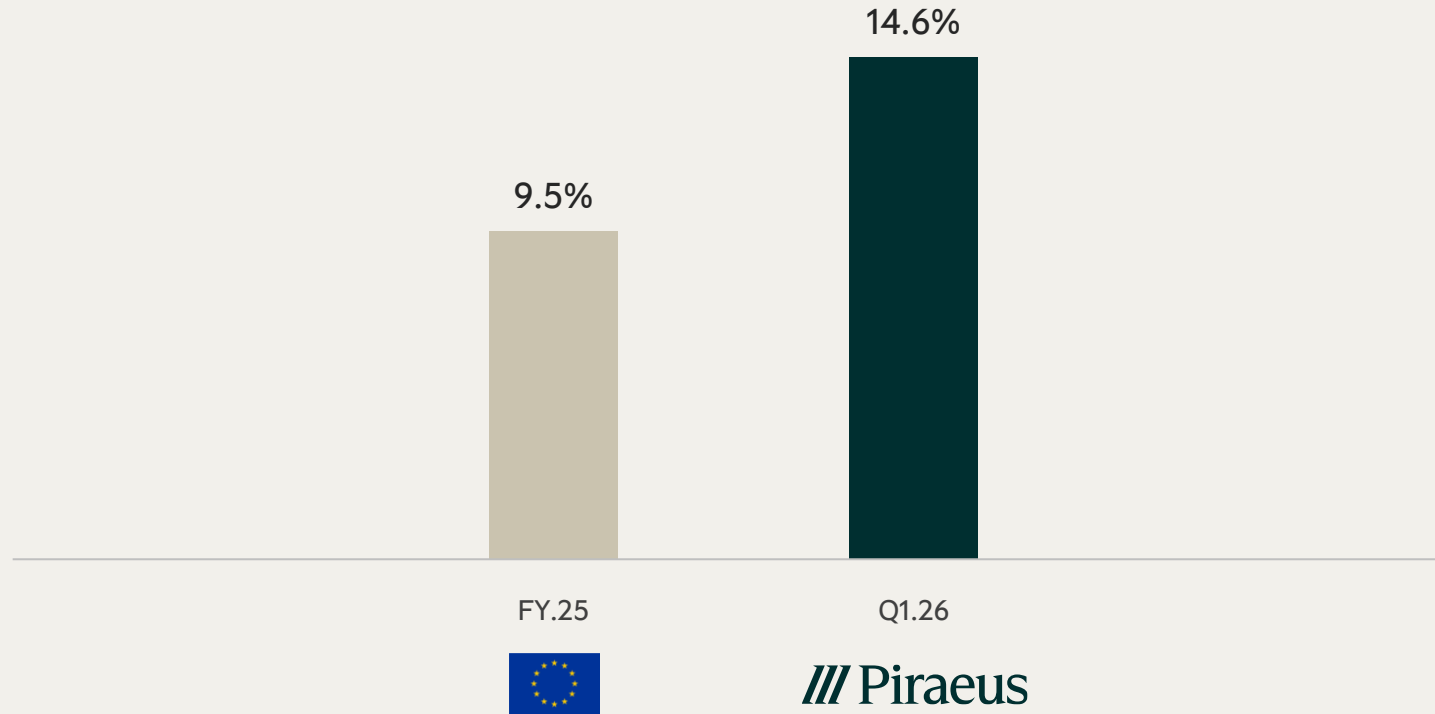
Source: ECB Supervisory Banking Statistics Q4.2025 from 111 Significant EU Institutions

Return on tangible book value well above EU average

RoaTBV (%)

Piraeus Performance vs Peers

Q2



Source: ECB Supervisory Banking Statistics Q4.2025 from 111 Significant EU Institutions

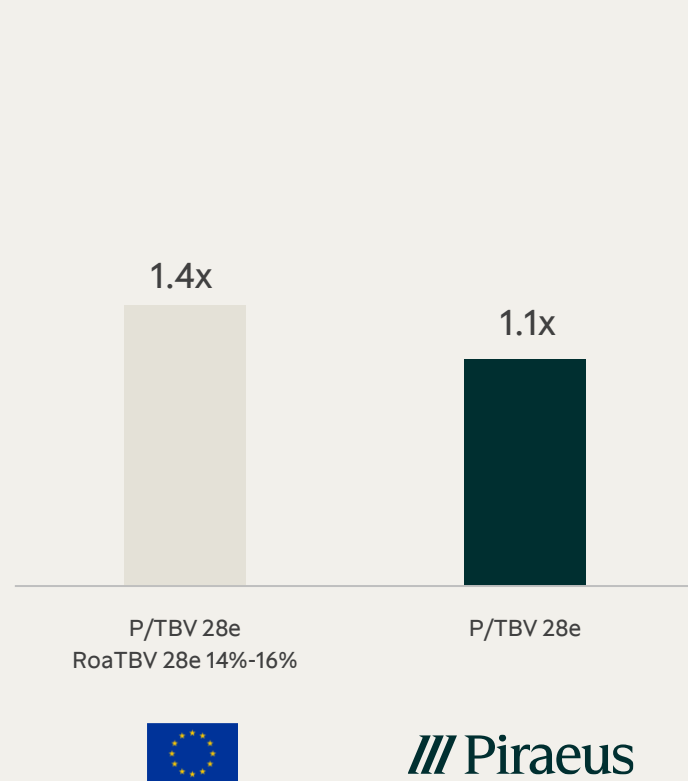


Piraeus trades below EU banks with similar earnings, implying upside of c.30%

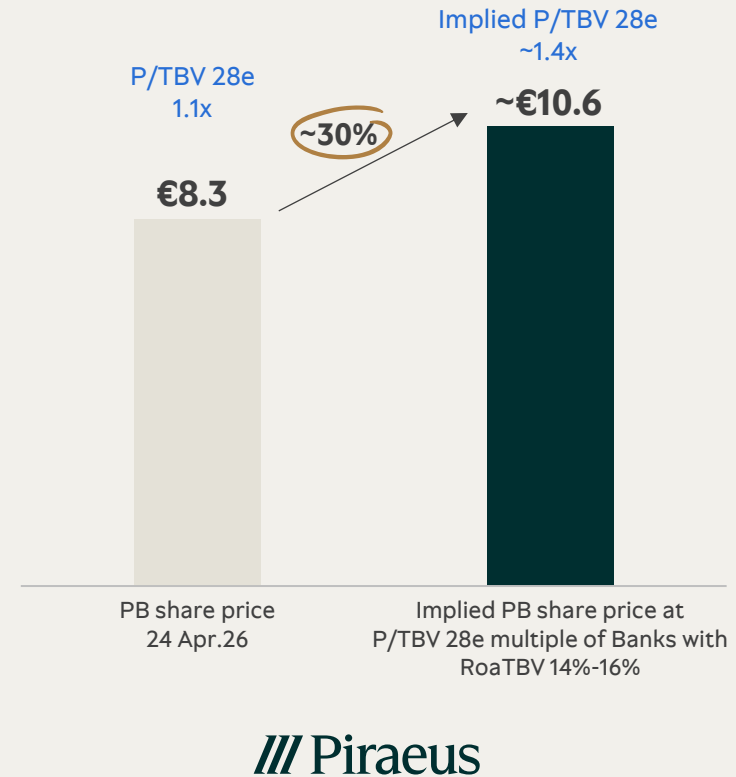
Piraeus Performance vs Peers

02

P/TBV multiple for 2028¹ (%)



PB share price (€)



Source: FactSet, SNL for average consensus estimate for 2028 RoaTBV, P/TBV multiples of 60 European banks and Piraeus. Also displayed the average consensus estimate for 2028 P/TBV multiple for those European banks that have expected 2028 RoaTBV between 14%-16%; The European banks with average consensus estimate 2028 RoaTBV between 14%-16% are Commerzbank, Standard Chartered, Allied Irish Banks, Nordea, DNB, SEB, National Bank of Greece; multiples calculated on closing prices as at 24 April 2026 for peers and for Piraeus



03

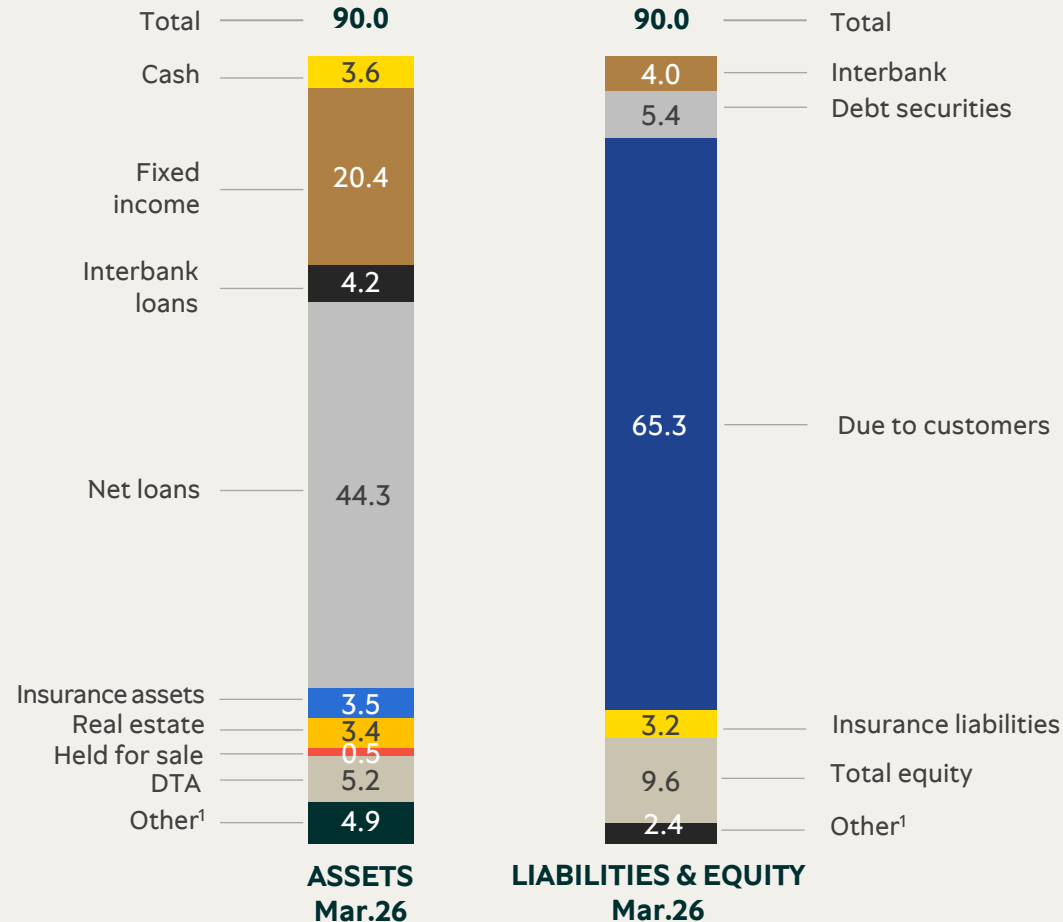
Financial Analysis & Business Highlights



Balance sheet strength driving earnings and growth capacity

Asset vs funding mix - Mar.26


amounts in €bn



- Customer loans comprise 49% of assets
- Fixed income portfolio comprises 23% of assets
- Fixed income holdings of Greek sovereign at €11.3bn, other European sovereigns at €7.4bn and other corporate bonds at €1.6bn
- Due to customers comprise 81% of liabilities
- HQLA assets at €19.2bn as at Mar.26

Ample excess liquidity supporting increased profitability and future balance sheet growth

 **191%**
LCR

 **€3.6bn**
cash position

 **68%**
LDR

 **125%**
NSFR

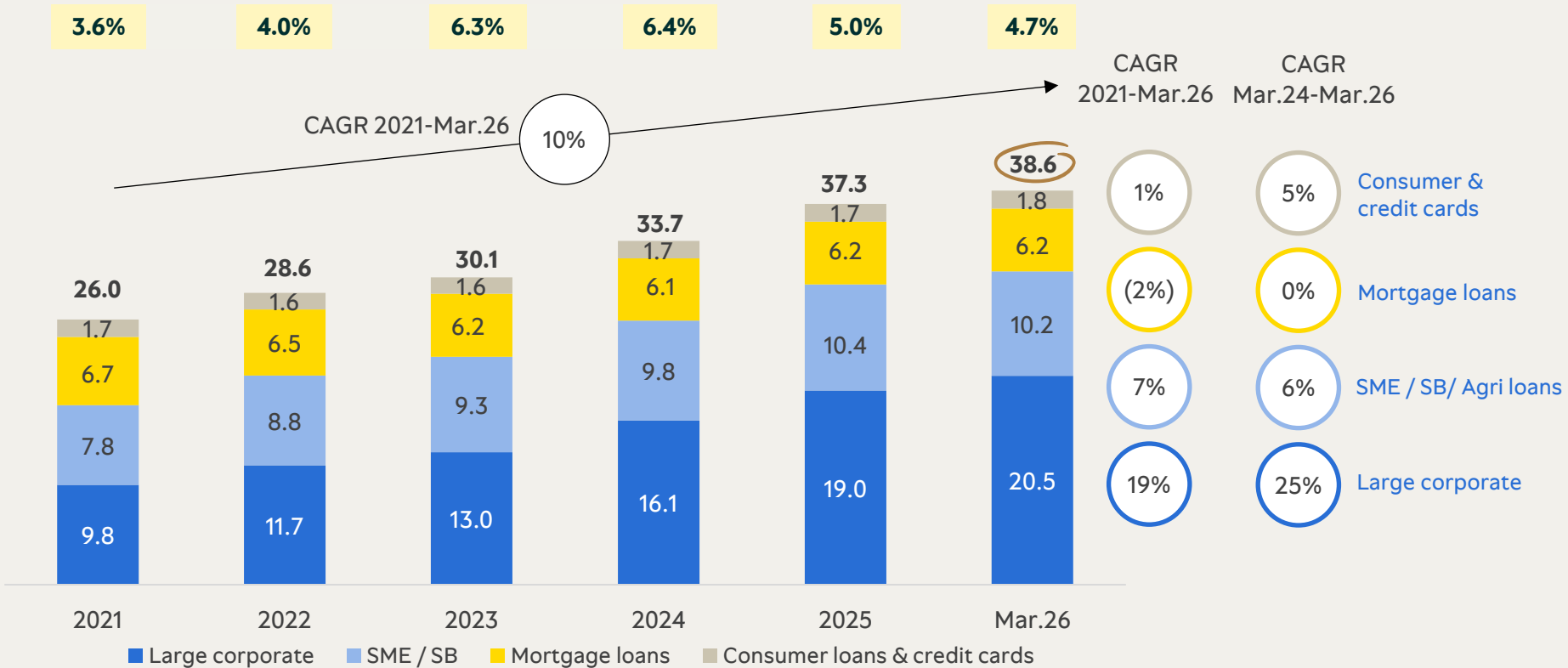
Note: DTC in regulatory capital as at Mar.26 amounted to €2,671mn; other assets include mainly "Investments in associates" (€1.3bn), "Goodwill & intangible assets" (€0.9bn), "Equity and MFs" (€0.3bn) and "Financial derivatives" (€0.2bn); other liabilities include "Financial derivatives" (€0.3bn); cash position is cash with Central Banks



Broad-based credit expansion across segments with renewed household growth

Performing loans evolution (€bn)

Performing loans yields, %



- Acceleration of growth in 2024 & 2025; household lending turned positive after 15 years
- Total of €2.8bn RRF related loans facilitated by Piraeus since 2023 fueling €8.7bn investments
- Sustainable financing amounts to €4.8bn or 12% of total loan book



CIB: national champion platform capturing high-quality corporate demand

Financial Analysis & Business Highlights

03

Q1.26 CIB net credit expansion breakdown by sector (€mn)

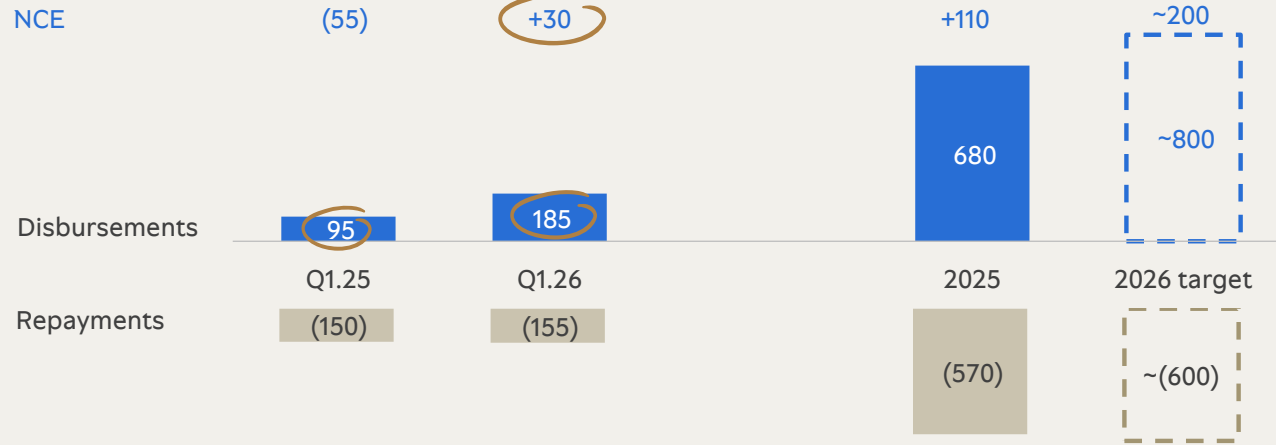
Sector	Disbursements	Net credit expansion	# Customers	
SME	619	159	924	----- • Focus on SME servicing: 27 NPS vs 15-20 market avg in SEE
Shipping	553	331	31	----- • Handpicked, high quality accounts with LTVs <50%
Oil refineries	275	135	2	----- • Export oriented, large corporate accounts
Hospitality	264	221	13	----- • Includes one large ticket (landmark hospitality investment in Attika)
Wholesale & retail trade	206	90	42	
Real estate	199	162	29	
Other structured finance	141	73	9	
Agri	128	34	90	----- • Emphasis on greenhouse technology solutions
Logistics	79	79	1	
International syndicated	78	39	6	----- • Increased presence in international deals
Leasing / factoring & other	691	3	434	
Total CIB	3,233	1,326	1,582	

Note: net credit expansion refers to disbursements minus repayments; # customers relate to Q1.26 disbursements; NPS refers to client Net Promoter Score

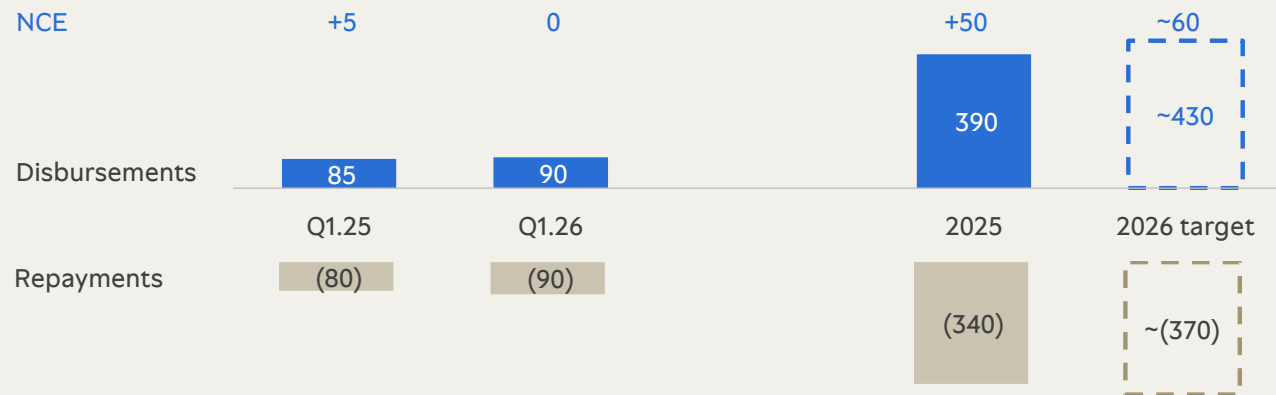


Retail: €185mn mortgage disbursements in Q1, up c.95% yoy

Mortgages (€mn)



Consumer loans (€mn)

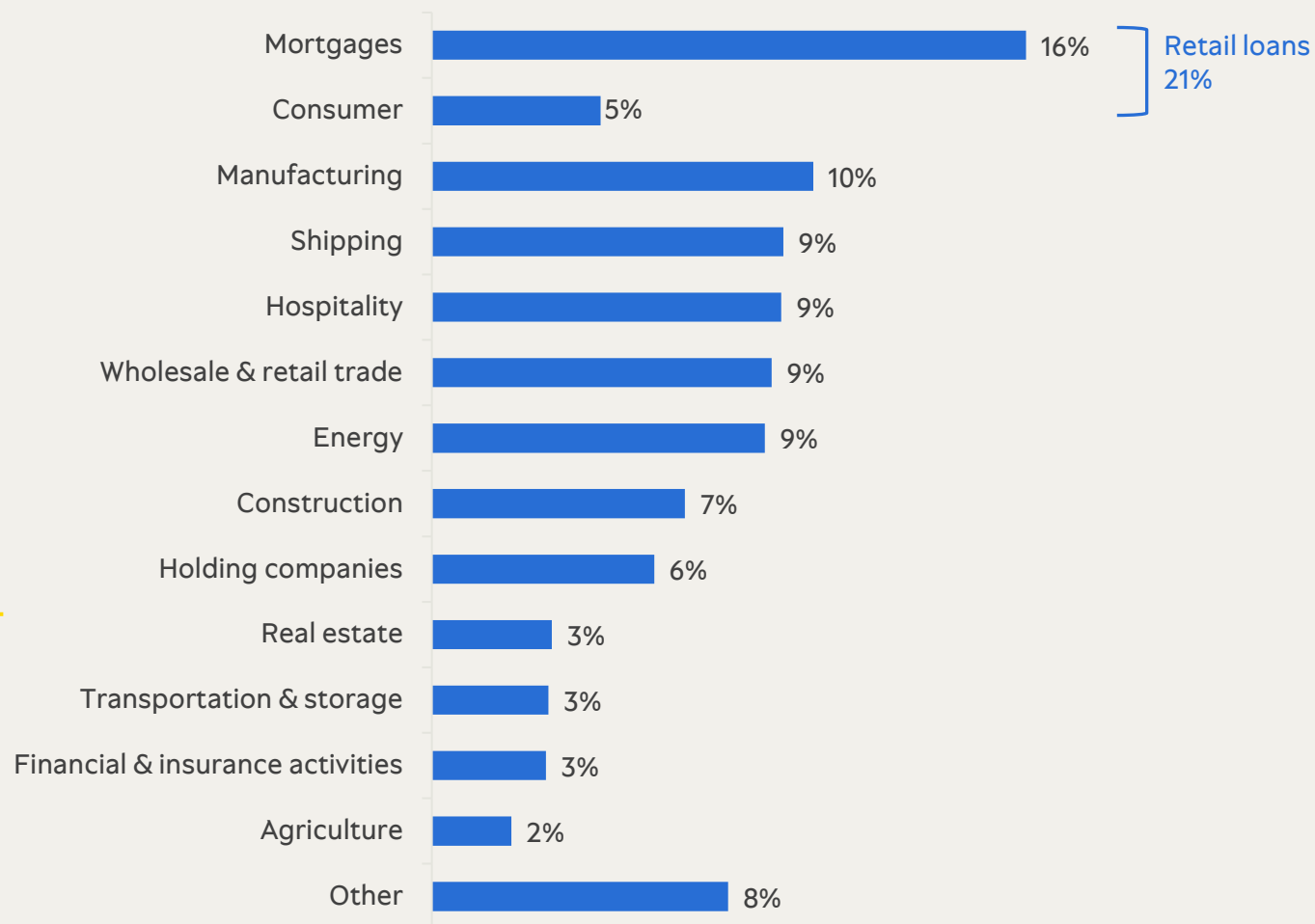


- Average LTV c.62% for new disbursements
- Leveraging the Piraeus branch network and developing digital platforms; AI-enabled lending platform being introduced in 2026
- Unique sales propositions (Spiti25) with flexible repayment terms, targeting mid to high tier customers; >1,700 applications received amounting to ~€230mn since launched (Jul.25)
- Leveraging the strong presence in mass retail customer segment (c.1.5mn payroll and pension accounts)

Note: NCE refers to Net Credit Expansion, i.e. disbursements minus repayments

III Diversified loan book underpinning resilient growth

Group loan composition (€38.6bn at Mar.26, %)



* Holding companies comprise conglomerates of domestic and multinational enterprises

Q1.26 CIB disbursements breakdown

Industry	mix %
Transportation (incl. shipping)	25%
Manufacturing	14%
Hospitality	12%
Wholesale & retail trade	12%
Real Estate	12%
Other	24%
Total	100%

Note: performing loans include CLOs (€1.0bn) and exclude senior tranches of HAPS securitizations (€5.4bn)

Loan concentration stats (Mar.26)

- Concentration of the performing loan book to top 20 exposures stands at c.18%

Mortgage book stats (Mar.26)

- Loan-to-value of performing mortgage portfolio stands at c.50%
- Fixed rate mortgage loan new originations account for c.58% of total

Shipping loan portfolio stats (Mar.26)

- €3.8bn to top quality shipping names, comprising mainly bulkers (c.40%) and tankers (c.35%); 47% LTV; zero NPEs



Loan yields stabilizing with controlled spread compression

Performing loan yields & spreads vs peak

Loan portfolio yields	Q4.23	Q4.25	Q1.26	Δ vs Q4.23	PE Mar.26
CIB	6.71%	4.47%	4.51%	-2.20%	€28.2bn
Mortgages	5.03%	3.56%	3.52%	-1.51%	€6.2bn
Consumer/SB	8.54%	7.47%	7.40%	-1.15%	€4.3bn
Total PE yield	6.57%	4.62%	4.68%	-1.89%	€38.6bn

Loan portfolio spreads	Q4.23	Q4.25	Q1.26	Δ vs Q4.23
CIB	2.49%	2.12%	2.13%	-0.36%
Mortgages	1.91%	1.80%	1.78%	-0.13%
Consumer/SB	4.74%	5.38%	5.20%	+0.46%
Total PE spread	2.63%	2.38%	2.37%	-0.26%

-----● Affected by fixed rate loans

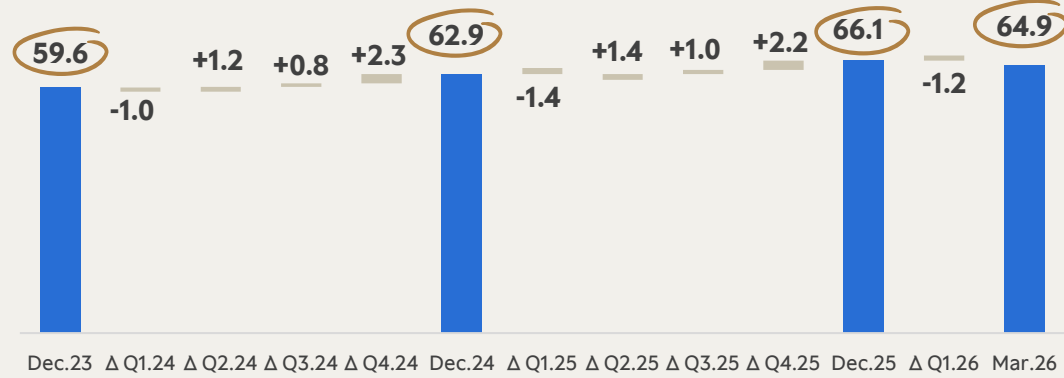
- From the peak of Q4.23, average 3m Euribor is down 191bps, compared to -189bps for loan yield
- c.€28.0bn are Euro floating rate loans, c.€4.5bn are Libor floating rate loans, while c.€6.0bn are fixed or bank determined rate loans
- The average repricing period of corporate loans is c.6 months, whereas of mortgages c.1 month
- Q1.26 new loan production priced at 4.4% yield:
 - Mortgages €0.2bn at 3.0%
 - Consumer €0.1bn at 10.2%
 - SB €0.2bn at 5.6%
 - SME €0.7bn at 4.0%
 - Shipping €0.6bn at 5.3%
 - Corporate €2.0bn at 4.4%

Note: loan spreads calculated over rolling base rates of related currency and duration; analysis excludes CLOs

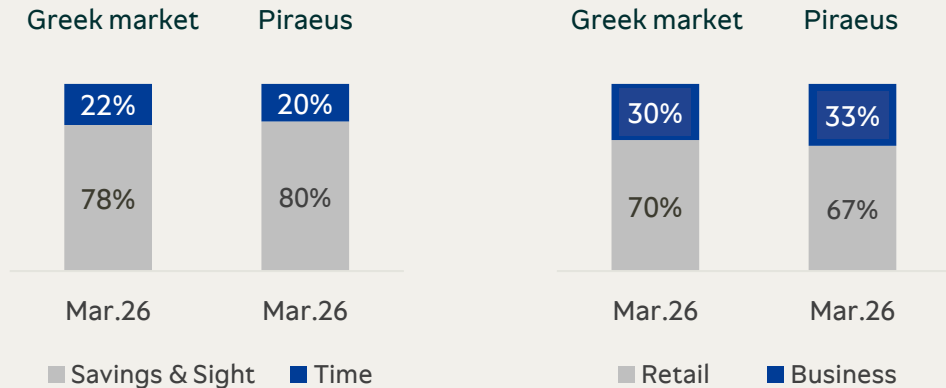


Strong deposit growth, +€3.4bn yoy, supporting funding stability and balance sheet expansion

Customer deposit movement (€bn)



Domestic deposit mix (%)



Deposit movement by segment (€bn)

	Dec.24 balance	Dec.25 balance	Q1.26 delta	Mar.26 balance
Mass Farmers	22.7	24.6	-0.4	24.1
Affluent Private banking	19.3	20.1	-0.4	19.7
SB	9.3	9.2	-0.2	9.0
SME	2.9	3.4	-0.3	3.1
Corporate	6.5	6.7	+0.1	6.9
Government & other	2.1	2.1	-0.1	2.1
Total	62.9	66.1	-1.2	64.9

Repricing of time deposits driving lower funding costs

Deposit cost evolution vs peak rates

Deposit costs (stock)	Q4.23	Q4.25	Q1.26	Mar.26	Deposits Mar.26
First demand deposits cost (%)	0.06%	0.07%	0.07%	0.08%	€51.8bn
Time deposits cost (%)	2.00%	1.58%	1.56%	1.54%	€13.1bn
<i>Time deposits (% of total)</i>	22%	20%	20%	20%	20%
Total deposits cost incl. NMD (%)	0.51%	0.29%	0.30%	0.29%	€64.9bn

Deposit beta	Q4.23	Q4.25	Q1.26	Mar.26
Total deposit beta	13%	14%	14%	14%
Time deposit beta	51%	77%	76%	75%

- First demand deposit balances have grown by c.€4.1bn over the past year
- Time deposit balances have decreased by €0.7bn during the same period
- c. 65% of time deposits get repriced in the next 3 months and c.90% in the next 6 months

Note: deposit beta refers to deposit cost net of impact from non maturing deposit hedges (NMD), divided by average Euribor 3m for a period; first demand deposit costs = sights and savings accounts' deposit costs



Loan yields and deposit costs stabilized along with base rates

Group	Interest income (€mn)					Yields (%)					Average balances (€bn)				
	Q1.25	Q2.25	Q3.25	Q4.25	Q1.26	Q1.25	Q2.25	Q3.25	Q4.25	Q1.26	Q1.25	Q2.25	Q3.25	Q4.25	Q1.26
Customer loans	468	452	437	441	440	4.55%	4.24%	3.99%	3.97%	4.00%	41.2	42.2	42.9	43.5	44.0
o/w PEs	447	430	421	423	422	5.44%	5.03%	4.71%	4.62%	4.68%	32.8	33.9	34.9	35.8	36.1
Mortgages	63	57	55	51	52	4.28%	3.86%	3.62%	3.56%	3.52%	6.0	6.0	6.0	6.0	6.0
Consumer	40	41	42	43	41	9.65%	9.64%	9.52%	9.68%	9.57%	1.7	1.7	1.8	1.8	1.7
Business	343	332	324	329	330	5.47%	5.02%	4.66%	4.60%	4.64%	25.1	26.2	27.2	28.0	28.4
o/w NPEs	11	12	8	11	8	2.55%	2.86%	1.99%	3.53%	2.70%	1.5	1.5	1.5	1.2	1.2
Deposit cost	79	68	63	63	61	0.52%	0.43%	0.39%	0.38%	0.38%	61.3	62.0	63.4	65.1	64.7
Net of NMD	79	57	48	48	48	0.51%	0.36%	0.30%	0.29%	0.30%	61.3	62.0	63.4	65.1	64.7
Sight & savings	9	8	9	9	9	0.08%	0.07%	0.07%	0.07%	0.07%	47.4	48.9	50.4	51.7	51.4
Time	70	60	54	54	52	2.02%	1.80%	1.62%	1.58%	1.56%	13.9	13.1	13.0	13.4	13.3

Note: balances and related income exclude senior tranches of HAPS NPE securitizations and CLOs plus seasonal agri loan that cumulatively contributed €10mn interest income in Q1.26, thus loan interest income in Q1.26 for total PEs amounted to €432mn; NPEs include held-for-sale portfolios, which accrue until final derecognition



Capital position exceeds the P2G level by c.260bps; P2G requirement at 1.00%

Capital ratio | Mar.26

€bn %	Reported
CET-1 capital	4.7
Tier 1 capital	5.7
Total capital	6.9
Eligible liabilities & own funds	10.7
RWAs	37.0
CET-1 ratio	12.6%
Tier 1 ratio	15.3%
Total ratio	18.5%
MREL ratio	28.5%

- MDA buffer c.240bps
- P2G buffer c.260bps
- MREL buffer c.90bps

Regulatory capital requirements

Capital requirement components (%)	2025	2026
Pillar 1 requirement	8.00%	8.00%
Pillar 2 requirement	2.90%	2.90%
Capital conservation buffer	2.50%	2.50%
O-SII buffer	1.00%	1.00%
Counter cyclical buffer	0.33%	0.58%
CET 1 requirement	9.97%	10.21%
Overall capital requirement	14.73%	14.98%
Pillar 2 guidance (P2G)	1.25%	1.00%
Overall capital requirement plus P2G	15.98%	15.98%
MREL requirement	27.32%	27.57%

- The Pillar 2 capital requirement has been reduced to 2.90% since 2025
- The counter cyclical buffer for Greece has increased effective October 2025 by 25bps, further 25bps increase effective October 2026, already part of the requirement displayed



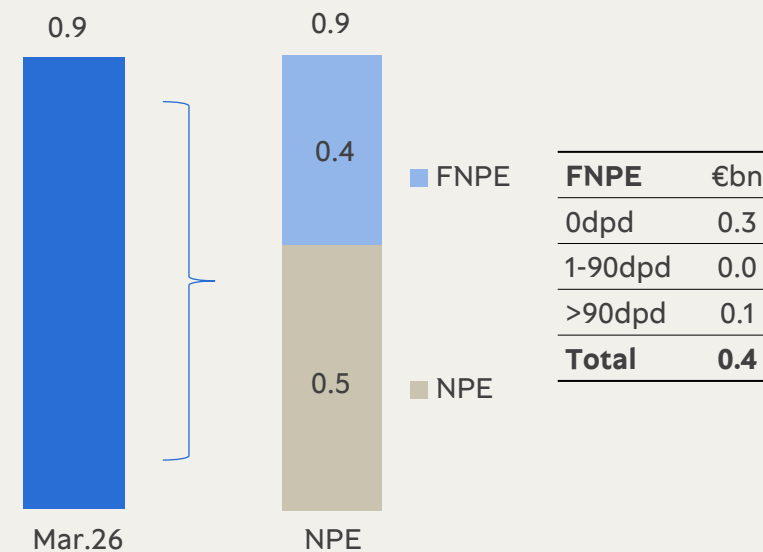
Active management of NPE inflows and restructurings sustain low risk profile

Group NPE movement (€mn)

	Q1.25	Q2.25	Q3.25	Q4.25	Q1.26
NPEs beginning of period	1,068	1,097	1,086	1,088	899
Redefaults	8	4	7	5	5
Defaults	80	58	47	75	86
Total inflows	89	62	54	80	91
o/w business	36	25	18	36	47
o/w mortgages	36	23	22	31	31
o/w consumer	16	14	13	13	13
Curings, collections, liquidations	(56)	(54)	(50)	(116)	(59)
o/w business	(37)	(30)	(26)	(97)	(35)
o/w mortgages	(13)	(17)	(17)	(13)	(17)
o/w consumer	(6)	(6)	(6)	(7)	(7)
Write-offs	(8)	(18)	(1)	(19)	(1)
Sales / Held for Sale	5	(1)	(1)	(134)	0
NPE end of period	1,097	1,086	1,088	899	930

Note: NPE displayed on an adjusted basis (definitions in the APM section of the presentation)

Forborne NPEs (Mar.26)

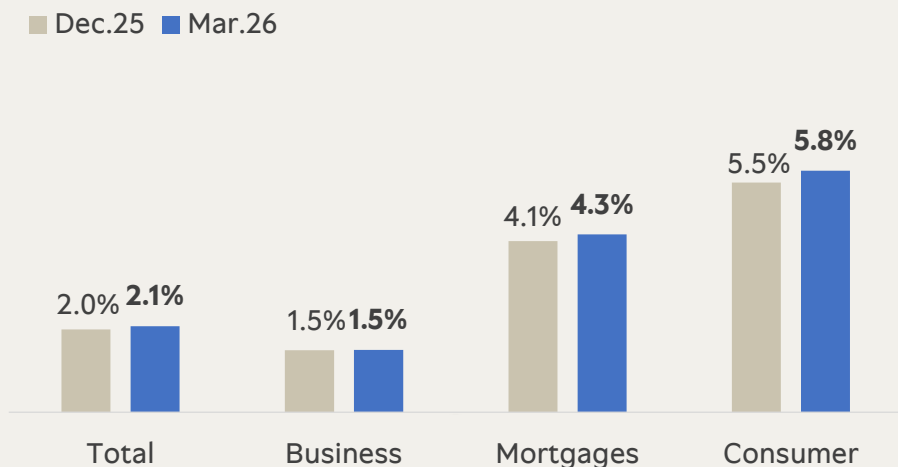


Note: additional to the €0.4bn FNPE, there are €0.3bn FPEs (classified as Stage 2)



NPE coverage supports downside protection

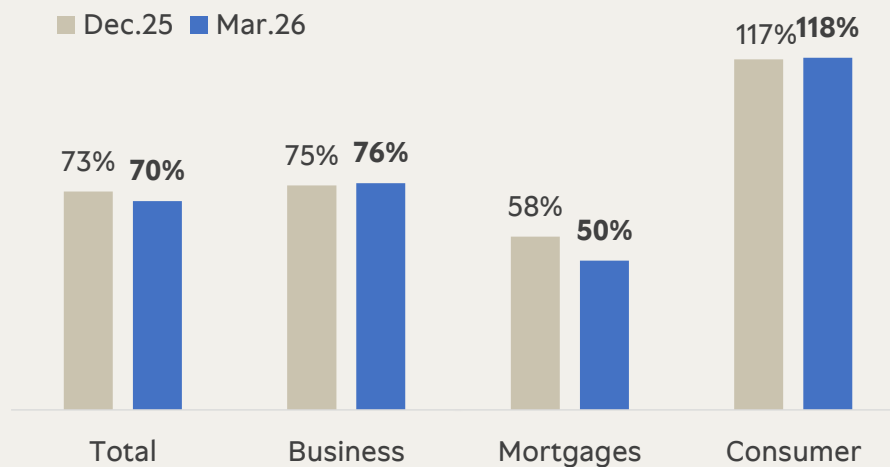
NPE ratio per product category



NPE mix

NPEs (€bn)	Mar.26	Mix
Business	0.5	59%
Mortgages	0.3	30%
Consumer	0.1	12%
TOTAL	0.9	100%

NPE coverage ratio per product



Loan loss reserves

LLRs (€bn)	Mar.26	LLR/ Gross Loans
Business	0.4	1.1%
Mortgages	0.2	3.3%
Consumer	0.1	6.8%
TOTAL	0.8	1.7%

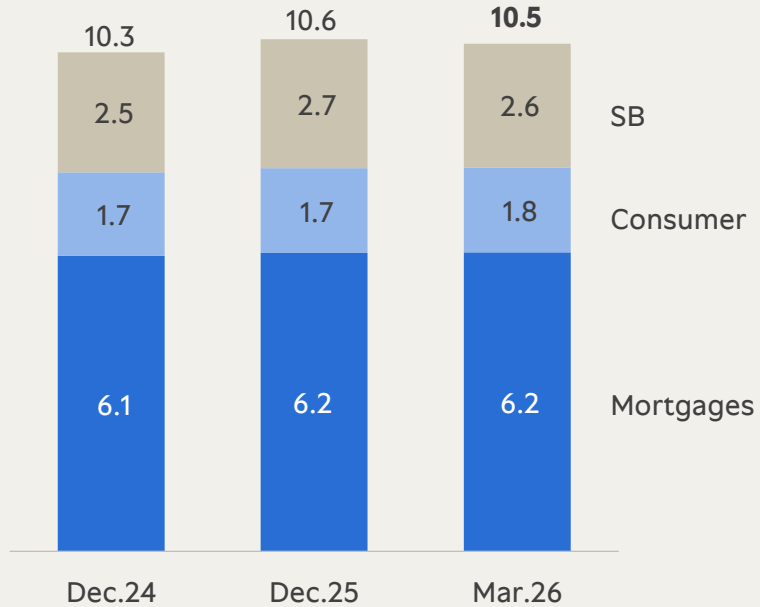
Note: NPE ratio displayed on an adjusted basis (definitions in the APM section of the presentation)

Note: coverage is calculated as total loan loss reserves over NPEs



Retail Banking: leveraging nationwide network and wide clientele base with new business initiatives

Performing loans (€bn)



Net fee income (€mn)



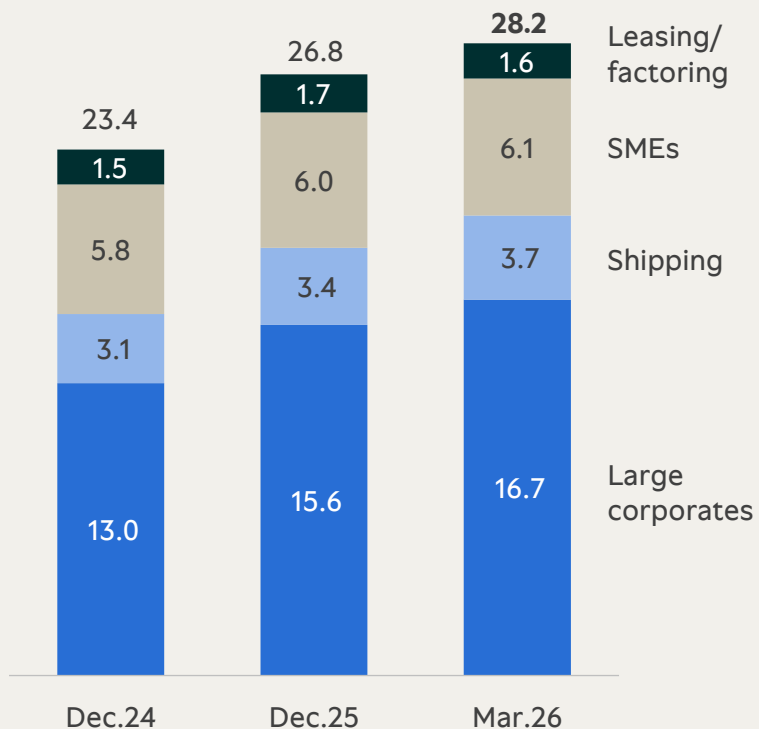
€mn	Q1.25	Q1.26
Total net revenues	293	323
Total operating costs	(108)	(118)
Pre provision income	185	206
Impairments	(24)	(6)
Pre tax profit	161	199
NII / assets	7.7%	8.7%
NFI / assets	2.3%	2.7%
Cost / income	37%	36%

Note: PnL items are displayed on recurring basis (information in the APM section of the presentation); Q1.26 balance sheet figures are affected by changes in segmentation (inclusion of Insurance and Snappi), while Q1.25 has been restated for Snappi only

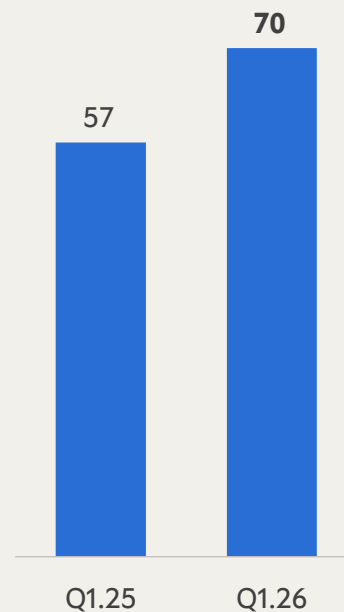


Corporate & Investment Banking: solid profitability driven by best-in-class volume growth

Performing loans (€bn)



Net fee income (€mn)



o/w c.€15mn transaction banking fees

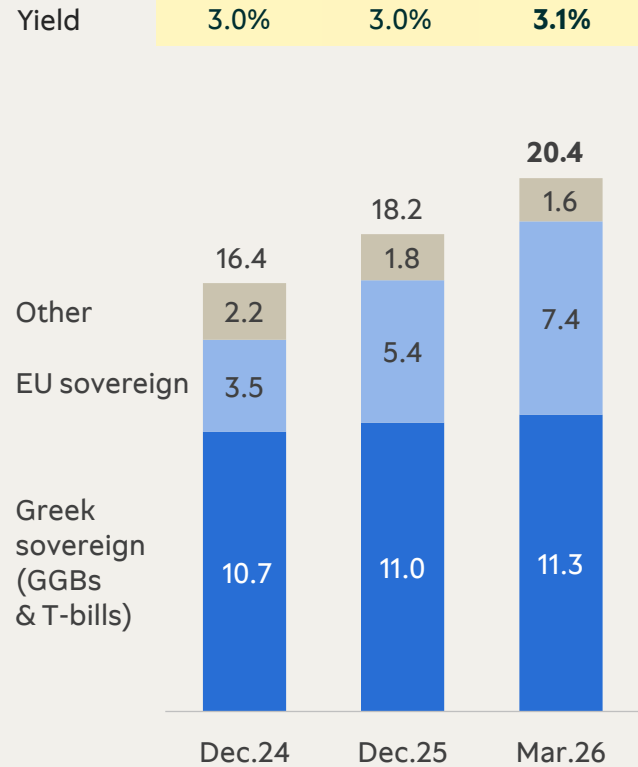
€mn	Q1.25	Q1.26
Total net revenues	217	233
Total operating costs	(46)	(51)
Pre provision income	171	182
Impairments	(15)	(21)
Pre tax profit	155	160
NII / assets	2.4%	2.2%
NFI / assets	0.8%	0.9%
Cost / income	21%	22%

Note: PnL items are displayed on recurring basis (information in the APM section of the presentation); Q1.26 balance sheet figures are affected by changes in segmentation (inclusion of Insurance and Snappi), while Q1.25 has been restated for Snappi only

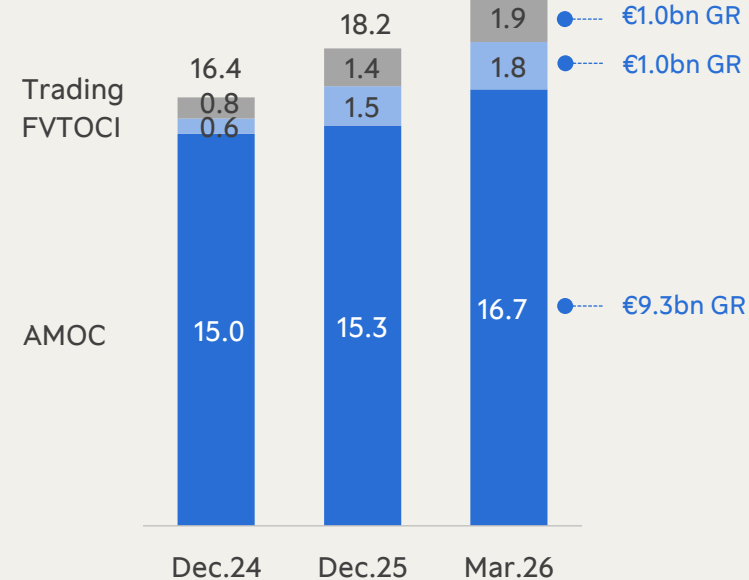


Treasury & Financial Markets: consistent execution of strategy in fixed income markets

Fixed income securities per issuer (€bn)



Fixed income securities per category (€bn)



€mn	Q1.25	Q1.26
Total net revenues	126	81
Total operating costs	(13)	(12)
Pre provision income	113	69
Impairments	0	0
Pre tax profit	114	69

Note: PnL items are displayed on recurring basis (information in the APM section of the presentation); Q1.26 net revenues are affected by amendments in allocation methodologies between segments; Q1.26 balance sheet figures are affected by changes in segmentation (inclusion of Insurance and Snappi), while Q1.25 has been restated for Snappi only



04 Sustainability

Strengthening our sustainability performance

Sustainability embedded in the core strategy of Piraeus

- /// **Net Zero by 2050**
- /// **SBTi-validated** interim targets spanning up to 2030
- /// **13.5% reduction in Scope 2 (location-based) emissions (vs 2024)** and **100% renewable energy** use in Piraeus Bank's buildings
- /// **Low-carbon branch network:** 97% of branches energy-efficient by 2030
- /// **AI-driven digital transformation**
- /// **Responsible banking innovation** and **digitalization** through the launch of Snappi
- /// **Integrated sustainability governance & robust risk management** to mitigate ESG risks
- /// **Sustainability-linked remuneration:** by applying ESG criteria to performance evaluations and variable remuneration, consistent with strategic objectives



Value creation

- Reinforces controls and transparency that build investor confidence and long-term value
- Reduces exposure to risks
- Unlocks access to sustainable finance
- Enhances capital markets profile

Accelerating the transition and supporting our clients

€4.7bn in sustainable financing (c.€7.1bn by 2030) powering Greece's sustainable and inclusive growth

- /// **Renewable energy & efficiency:** wind, solar, energy upgrades, and net metering for houses and SMEs
- /// **€2.15bn** in Green Bond issuances, 100% allocation of total net proceeds by 2027, current allocation at 40%
- /// **Sustainability-linked loans:** embedding ESG targets into corporate lending
- /// **Agri-food transformation:** financing modern greenhouses, smart irrigation and energy autonomy
- /// **Youth & inclusion finance:** examples like Spiti 25 product, 1 Fund product and Snappi, promoting access to housing, long term savings, and financial literacy respectively



Value creation

- Diversifies revenues
- Attracts new clients
- Drives long-term profitability
- Sustainability improves perception by clients

Delivering positive social impact

Sustainability that delivers measurable benefits to people and society

- /// **Access & inclusion:** c.370 branches, c.1,500 ATMs, digital training for the silver age and customers with limited digital skills
- /// **Employee gender pay gap:** decrease from €4mn (2023) to below €2.0mn (2025) → on track for zero by 2027
- /// **Employee development:** 42.7hrs training per employee (2025) → 45hrs by 2030
- /// **EQUALL program:** 35,476 beneficiaries (youth, women, vulnerable groups) between 2022 to 2025
- /// **Cultural heritage:** 300k visitors annually across the Piraeus Cultural Foundation's 9-museum network, boosting local communities and economies
- /// **Recognition:** Euromoney's Europe's Best Bank for CSR, and Greece's for ESG & Digital Banking (2025)



Value creation

- Builds trust with stakeholders
- Supports communities and local economies
- Strengthens talent pipeline
- Enhances the employer brand and makes Piraeus a more attractive place to work



Demonstrating tangible progress with clear targets for long-term value creation

Sustainability

04

		Our sustainability performance ¹	Targets and ambitions ²
Sustainable banking	Sustainable financing volumes	€4.7 bn	~€7.1 bn
	New generation of Sustainable financing	€1.1 bn	~€2.0 bn
	Green funding (deposits & bonds)	€2.3 bn	~€1.4 bn
	Sustainable financing volumes / Total assets	5%	~8%
Clients	Percentage of products accessed by clients via e-banking	77%	~87%
	Percentage of self-services accessed by clients via e-banking	91%	~96%
People	Training hours per employee/year	42.7	~45
	Gender pay gap ³	<€2 mn	€0 mn (2027)
	Employee satisfaction rate	63%	~68%
Decarbonization of own operations	Low carbon branch network (=energy consumption up to 150kWh/ m ² per annum)	91%	~97%
	SBTi-validated target Scope 1 & 2 (market-based) emissions	75% reduction (against 2019 baseline)	~73% reduction in 2030 (against 2019 baseline)
Portfolio decarbonization	Green asset ratio – EU taxonomy alignment (turnover)	2.46%	~5.0%
	Climate Transition Plan scope 1+2 intensity (ktCO ₂ e/€mn)	0.5	~0.3
	Implementation of transition plan with sectorial approach	6 sectors	above 6 sectors
	Transition plans for high-emitting borrowers (# client engagement)	39	top #150 (> 60% of emissions)
	High transition risk exposures (long-term horizon) over total business loans	22%	~21%
CSR	CSR beneficiaries	35,476 ⁴	Expansion of reach to more beneficiaries and communities
Governance	Actual energy certificates info for residential property collaterals	24.3%	~54%
	Weighted average Quality Score (PCAF scope 1–2)	2.7	~1.3
	MSCI ESG Rating	AAA	AAA
	Net promoter score (retail clients)	14	>20




1. As of FY.25, unless stated otherwise
 2. 2030 targets, unless stated otherwise

3. Delta between average male/ female comp per level
 4. Cumulative period 2022 - 2025

/// Financed emissions sectoral decarbonization targets

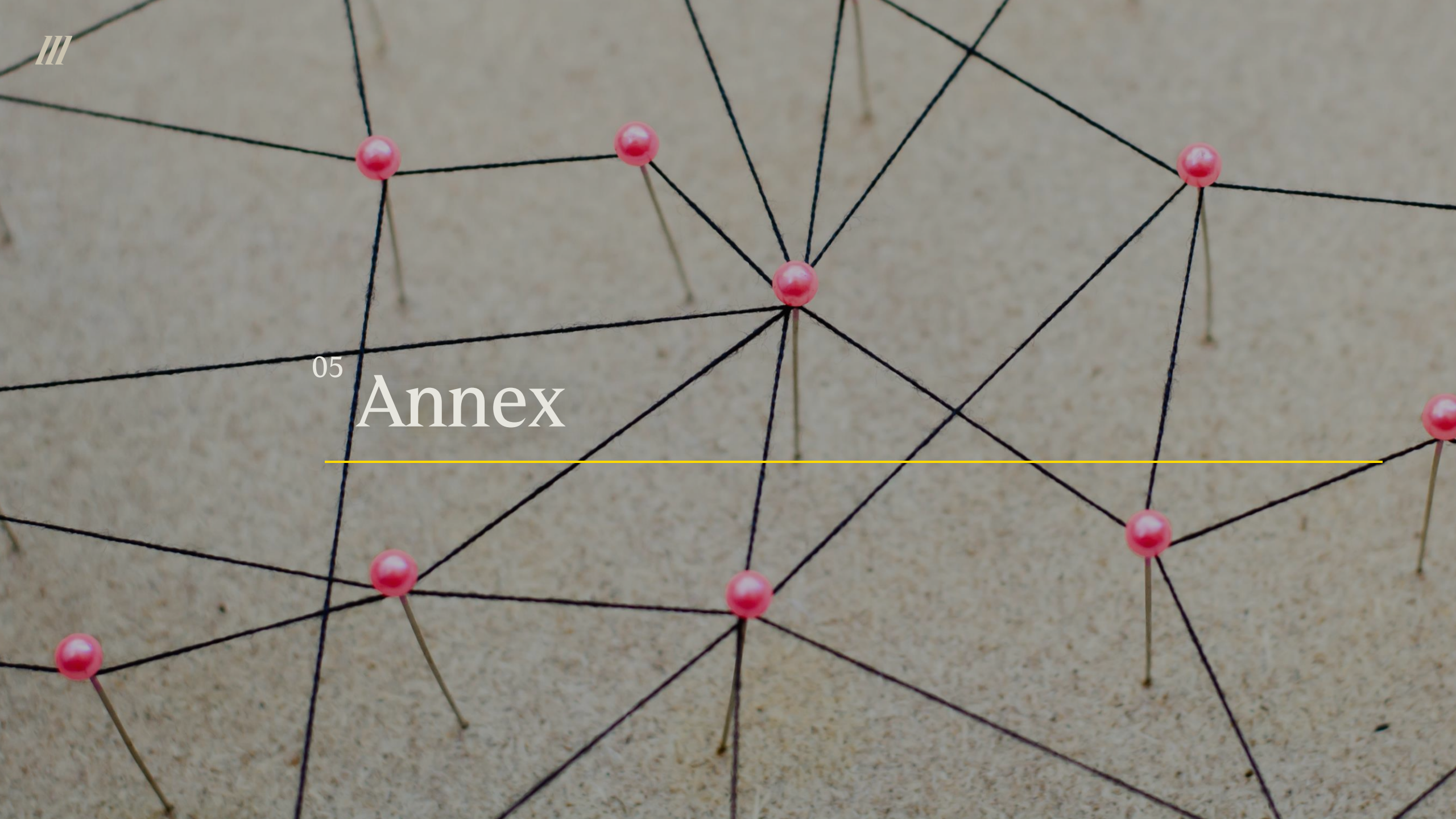
Climate Transition Plan

Piraeus conducted a structured methodology approach for preparing the **financed emissions sectoral decarbonization objectives**. This methodology reflects the Bank's strategic objective to proactively manage climate transition risks, identify opportunities, and support clients in aligning with the evolving low-carbon economy. The methodology included the following exercises: portfolio analysis & materiality assessment, sector prioritization & pathways, top-down & bottom analysis and sectoral approach


Sector	Scope Emissions covered	Unit	Scenario / Pathway	Base Year	Baseline Value	2030 Target	Reduction (%)	Pathway Divergence 2030 (%)
 Power Generation	Scope 1,2	kgCO ₂ e / MWh	IEA NZE 2050 (2023 Update)	2024	223	140	- 37%	Below Pathway by 25%
 Oil & Gas	Scope 1,2	ktCO ₂ e	IEA NZE 2050 (2023 Update)	2024	593	569	- 5%	Above Pathway by 33%
 Cement	Scope 1,2	kgCO ₂ e / t cement	IEA NZE 2050 (2023 Update)	2024	672	591	- 12%	Above Pathway by 26%
 Iron & Steel	Scope 1,2	kgCO ₂ e / t metal	IEA NZE 2050 (2023 Update)	2024	460	391	- 15%	Above Pathway by 5%
 Aluminum	Scope 1,2	kgCO ₂ e / t aluminum	IEA NZE 2050 (2023 Update)	2024	9,616	5,177	- 46%	Above Pathway by 18%
 CRE	Scope 1,2	kgCO ₂ e / m ²	CRE CRREM 1.5oC pathway	2024	54.7	27	- 51%	Alignment with Pathway

Based on the above, the initial focus of the **Climate Transition Plan** is directed towards the sectors, where targeted actions can deliver the greatest decarbonization impact. These sectors represent the core of the Bank's climate exposure and collectively account for the majority of its portfolio financed emissions

Annex



/// Greek economy to continue growing at healthy pace

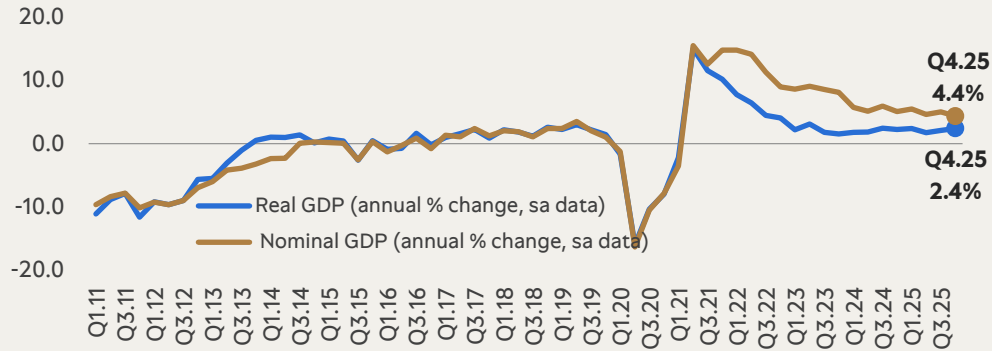
	2024 actual	2025 actual	2026 estimate	2027 estimate
Real GDP	2.1%	2.1%	1.9%	1.6%
Nominal GDP	5.4%	4.9%	4.6%	4.4%
Inflation	2.7%	2.5%	2.4%	2.3%
Unemployment rate	10.1%	8.9%	8.8%	8.3%
Residential RE	9.1%	7.8%	6.0%	5.1%
Commercial RE	5.0%	4.4% (e)	4.1%	3.9%

- Greek GDP growth > EU average
- Strong foundations for sustainable growth
- Tourism, FDI & consumption drive growth
- Investment grade status regained
- Improved labour market participation and opportunity in productivity gains

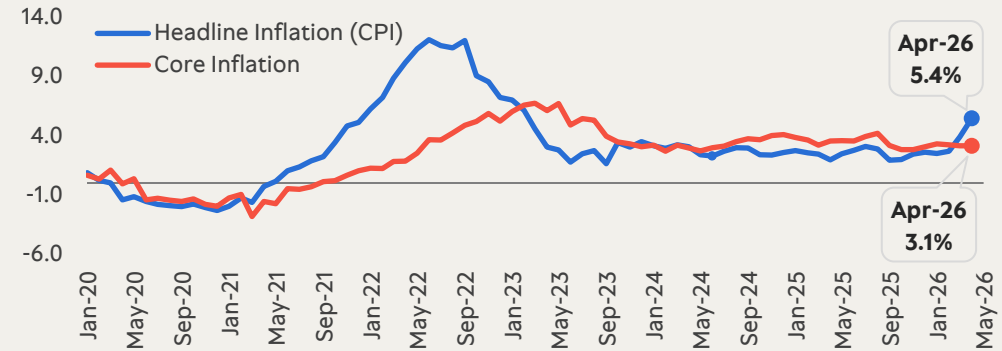


Solid economic momentum, with increasing employment and record tourism

Economy on a recovery path both in Nominal & Real terms. GDP expected to grow at higher levels compared to the EU...



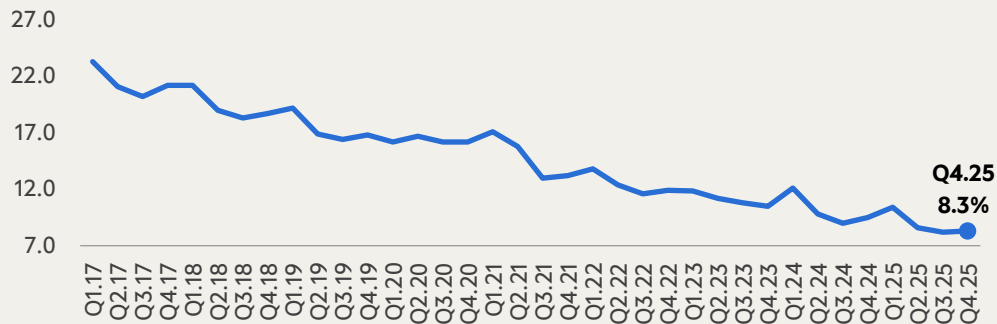
...with headline inflation impacted by energy prices



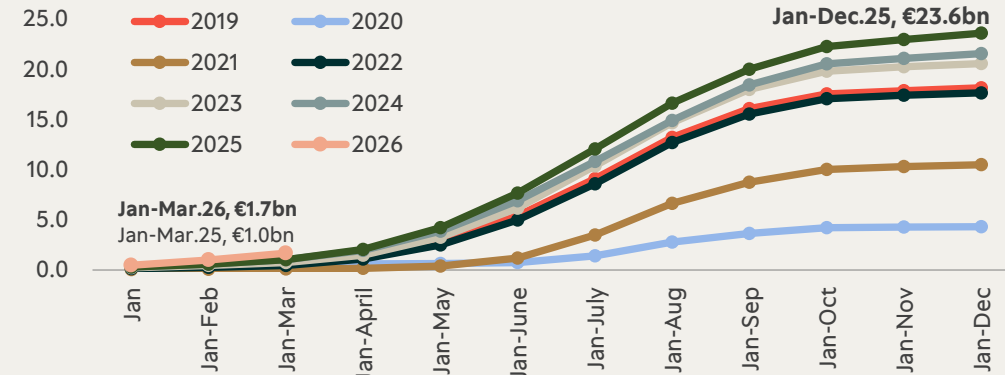
Annex

05

Unemployment kept on a declining track as a result of economic growth...



Travel receipts: on track towards new historic highs

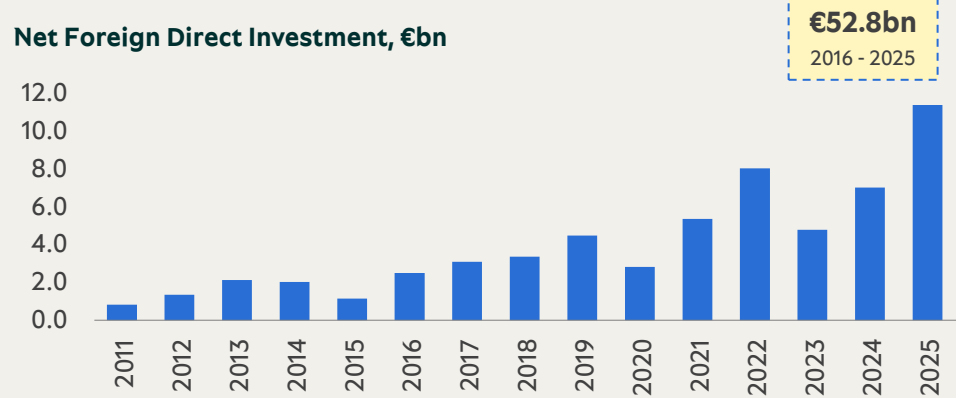


Note: Eurostat, ELSTAT, EC DG-ECFIN, Piraeus Bank
 1. Core Inflation: CPI, excluding food, beverages, tobacco and energy
 2. Based on Bank of Greece figures
 3. Based on European Commission figures

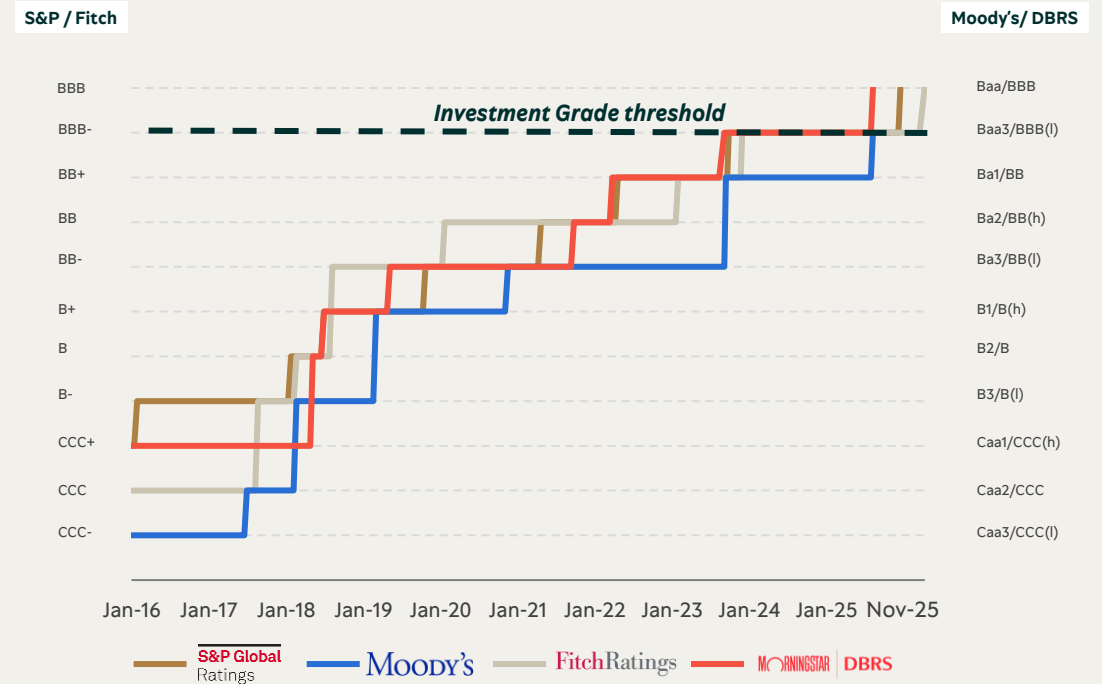


Favourable Greek economic profile with the sovereign at investment grade status and RRF contribution

Solid FDI flows reflecting strong potential in key sectors



Greek sovereign upgraded to investment grade by all rating agencies; reflecting effectiveness of fiscal discipline and reforms in achieving debt sustainability



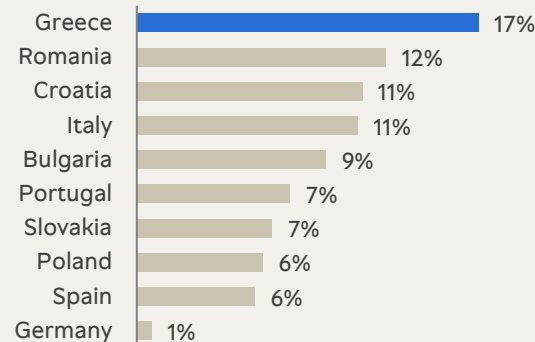
- Fitch upgraded the Greek sovereign to BBB on 14 Nov.25
- S&P affirmed the Greek sovereign to BBB on 24 Apr.26
- Moody's upgraded the Greek sovereign to Baa3 on 14 Mar.25
- DBRS affirmed the Greek sovereign at BBB on 6 Mar.26

Greece benefiting the most among EU countries from RRF funds

Recovery and Resilience Fund (RRF) programme overview¹



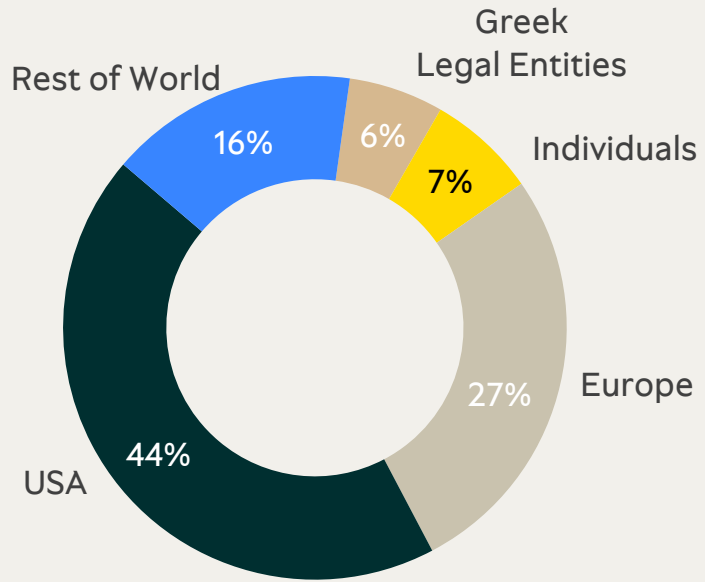
RRF programme allocation relative to GDP¹



1. Total allocated RRF amount to be utilised until 2027 for each country shown as a percentage of 2022 GDP for comparative purposes

/// Shareholder structure skewed to international investors




Shareholder structure (Mar.26)



- Shareholder structure of Piraeus Bank presents great diversity; total number of common shareholders c.23k
- In Mar.24, Piraeus returned to fully privatized status, following the fully marketed offering of 27% of Piraeus share capital held by the HFSF
- Strong international presence with significant part of free float held by foreign institutional investors
- Largest Piraeus shareholder is Paulson & Co Inc., with c.14% shareholding



Credit ratings

		Greek sovereign Credit rating	Piraeus Bank Long term	Piraeus Bank Outlook	Piraeus Bank Senior Preferred
	21 April 2026	Baa3	Baa1	Stable	Baa2
	27 January 2026	BBB	BB+	Positive	BB+
	24 October 2025	BBB	BBB-	Stable	BBB-

Moody's rating refers to long term deposit rating; dates refer to the last publication report date on Piraeus

Publicly-placed outstanding senior debt issuance

	€500mn 3.875% 6NC5 SP Green Notes due 2027	€500mn 7.25% 5NC4 SP Notes due 2028	€500mn 6.75% 6NC5 SP Notes due 2029	€500mn 5.00% 6NC5 SP Notes due 2030	€650mn 4.625% 5NC4 SP Green Notes due 2029	€500mn 3.000% 3.5NC2.5 SP Green Notes due 2028	€500mn 3.375% 6NC5 SP Green Notes due 2031
Issuer	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.
Type	Fixed Rate Reset Senior Preferred Notes	Fixed Rate Reset Senior Preferred Notes	Fixed Rate Reset Senior Preferred Notes	Fixed Rate Reset Senior Preferred Notes	Fixed Rate Reset Senior Preferred Notes	Fixed Rate Reset Senior Preferred Notes	Fixed Rate Reset Senior Preferred Notes
Rating (Moody's/S&P/Fitch)	Baa2/BB+/-	Baa2/BB+/-	Baa2/-/BBB-	Baa2/-/BBB-	Baa2/-/-	Baa2/-/-	Baa2/-/-
Amount(€)	500,000,000	500,000,000	500,000,000	500,000,000	650,000,000	500,000,000	500,000,000
Coupon	3.875% Annual	7.25% Annual	6.75% Annual	5.00% Annual	4.625% Annual	3.000% Annual	3.375% Annual
Issue Date	03-Nov-21	13-Jul-23	05-Dec-23	16-Apr-24	17-Jul-24	03-Jun-25	02-Dec-25
Call Date	03-Nov-26	13-Jul-27	05-Dec-28	16-Apr-29	17-Jul-28	03-Dec-27	02-Dec-30
Reset Spread	394.8 bps	369.2 bps	383.7 bps	224.5 bps	172.3 bps	115 bps	98 bps
Maturity	03-Nov-27	13-Jul-28	05-Dec-29	16-Apr-30	17-Jul-29	03-Dec-28	02-Dec-31
Denomination	100k +1k	100k +1k	100k +1k	100k +1k	100k +1k	100k +1k	100k +1k
ISIN	XS2400040460	XS2644936259	XS2728486536	XS2802909478	XS2845167613	XS3085616079	XS3244184159
Documentation	EMTN PROGRAMME	EMTN PROGRAMME	EMTN PROGRAMME	EMTN PROGRAMME	EMTN PROGRAMME	EMTN PROGRAMME	EMTN PROGRAMME

Publicly-placed outstanding capital instruments

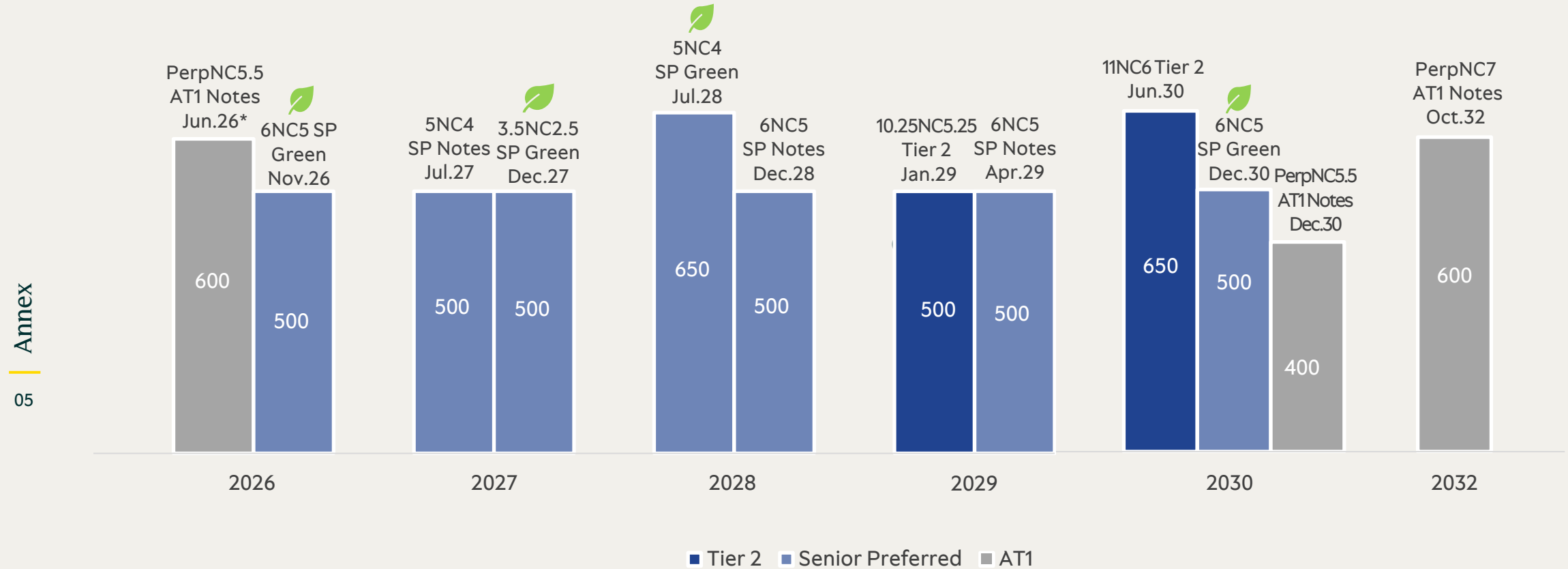
	€600mn 8.75% PerpNC5.5 AT1 Notes*	€500mn 7.250% 10.25NC5.25 Tier 2 due 2034	€650mn 5.375% 11NC6 T2 Notes due 2035	€400mn 6.75% PerpNC5.5 AT1 Notes	€600mn 6.125% PerpNC7 AT1 Notes
Issuer	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.	Piraeus Bank S.A.
Type	Additional Tier 1 - Fixed Rate Reset Perpetual Contingent Temporary Write-Down Notes	Tier 2 Fixed Rate Reset Notes	Tier 2 Fixed Rate Reset Notes	Additional Tier 1 - Fixed Rate Reset Perpetual Contingent Temporary Write-Down Notes	Additional Tier 1 - Fixed Rate Reset Perpetual Contingent Temporary Write-Down Notes
Rating (Moody's/S&P/Fitch)	B1/B-/-	Ba1/-/BB	Ba1/-/-	B1/-/-	B1/-/-
Amount(€)	600,000,000	500,000,000	650,000,000	400,000,000	600,000,000
Coupon	8.75% Semi-Annual	7.25% Annual	5.375% Annual	6.75% Semi-Annual	6.125% Semi-Annual
Issue Date	16-Jun-21	17-Jan-24	18-Sep-24	30-Jun-25	15-Oct-25
Call Date	16-Jun-26	17-Jan-29	18-Jun-30	30-Dec-30	15-Oct-32
Reset Spread	919.5 bps	477.3 bps	315 bps	459.6 bps	369.6 bps
Maturity	Perpetual	17-Apr-34	18-Sep-35	Perpetual	Perpetual
Denomination	200k +1k	100k +1k	100k +1k	200k x 1k	200k x 1k
ISIN	XS2354777265	XS2747093321	XS2901369897	XS3103647031	XS3201977595
Documentation	STANDALONE	EMTN PROGRAMME	EMTN PROGRAMME	STANDALONE	STANDALONE

* Outstanding amount €204,196,000 after cash tender offer completed on 15.10.2025



Outstanding debt redemption profile

Outstanding debt call dates (€mn)



* Outstanding amount €204,196,000 after cash tender offer completed on 15.10.2025



Group balance sheet evolution

Group balance sheet (€mn)	Mar.25	Dec.25	Mar.26	qoq	yoy
Cash & balances with central banks	5,129	7,497	3,648	-51%	-29%
Loans & advances to banks	2,166	3,924	4,248	8%	96%
Gross loans	42,106	44,493	45,093	1%	7%
(Loans loss reserves)	(705)	(737)	(758)	3%	8%
Securities/derivatives	17,636	18,744	20,895	11%	18%
Insurance / reinsurance contract assets & related investment assets	-	3,470	3,451	-1%	-
Investments in associates	1,309	1,352	1,348	0%	3%
Intangibles & goodwill	416	818	855	5%	>100%
Real estate (repossessed assets)	1,518	1,346	1,300	-3%	-14%
Real estate (non-repossessed assets)	1,801	2,118	2,112	0%	17%
Deferred tax assets	5,266	5,257	5,173	-2%	-2%
Other assets	1,682	2,220	2,144	-3%	27%
Assets of discontinued operations & held for sale	469	391	510	31%	9%
Total Assets	78,820	90,893	90,019	-1%	14%
Due to banks	2,288	3,629	3,994	10%	75%
Deposits	61,439	66,544	65,331	-2%	6%
Debt securities	4,425	5,700	5,389	-5%	22%
Insurance / reinsurance contract liabilities & related investment liabilities	-	3,261	3,228	-1%	-
Other liabilities	2,080	2,381	2,430	2%	17%
Total liabilities	70,233	81,514	80,372	-1%	14%
Total equity	8,588	9,379	9,647	3%	12%
Total liabilities & equity	78,820	90,893	90,019	-1%	14%

* Total Ethniki Insurance assets, including insurance / reinsurance assets and properties, DTAs and other assets amount to 4.2bn as at 31 Mar.26



Group results | quarterly evolution

(€mn)	Q1.25	Q2.25	Q3.25	Q4.25	Q1.26
Net interest income	481	474	471	477	481
Revenues from services	160	166	164	206	210
Net trading result	19	47	19	35	(18)
Other operating result (including dividend income)	(10)	1	(5)	4	(14)
Total net revenues	649	687	648	723	660
Total net revenues (recurring)	649	687	648	723	660
Staff costs	(99)	(103)	(99)	(140)	(109)
Administrative expenses	(94)	(76)	(78)	(81)	(104)
Depreciation & other	(31)	(32)	(33)	(35)	(34)
Total operating costs	(224)	(212)	(211)	(256)	(246)
Total operating costs (recurring)	(222)	(208)	(206)	(234)	(246)
Pre provision income	425	475	437	467	414
Pre provision income (recurring)	428	479	442	488	414
Result from associates	(5)	(10)	16	(60)	1
o/w extraordinary	0	0	0	(35)	0
Impairment on loans	(35)	(94)	(68)	(92)	(44)
o/w extraordinary	0	(25)	(1)	(38)	(8)
Impairment on other assets	(2)	0	(35)	(41)	1
o/w extraordinary for NPAs	1	2	0	(11)	0
o/w extraordinary for CSR actions	0	0	(27)	(11)	0
Pre tax result	382	371	351	274	373
Pre tax result (recurring)	385	397	383	391	381
Tax	(100)	(97)	(92)	(27)	(95)
Net result attributable to SHs	284	276	261	250	281
Net result (recurring)	285	294	284	333	287
Minorities	(2)	(2)	(2)	(3)	(3)
Discontinued operations result	0	0	0	0	0

Note: one-off items are displayed in the APM section of the presentation



Loan and deposit portfolios

Gross loans evolution (€mn)

	Dec.24	Mar.25	Dec.25	Mar.26	qoq	yoy
Group	40,456	41,478	43,488	44,740	3%	8%
Senior notes	5,722	5,656	5,458	5,378	-1%	-5%
Business	26,635	27,794	29,763	31,057	4%	12%
Mortgages	6,304	6,251	6,417	6,447	0%	3%
Consumer	1,795	1,777	1,850	1,859	0%	5%

Due to customers evolution (€mn)

	Dec.24	Mar.25	Dec.25	Mar.26	qoq	yoy
Group	62,853	61,439	66,544	65,331	-2%	6%
Savings	24,509	23,882	25,097	24,681	-2%	3%
Sight	24,663	23,791	27,915	27,553	-1%	16%
Time	13,681	13,767	13,531	13,097	-3%	-5%
Repos	0	0	447	450	+1%	n.a.

Note: loan balances exclude seasonal agri-loan of €0.9bn for Dec.24, €0.6bn for Mar.25, €0.8bn for Dec.25 and €0.2bn for Mar.26 and SPPI figures



IFRS9 stage analysis | Group

Gross loans (€bn)	Dec.17 ¹	Dec.18 ¹	Dec.19 ¹	Dec.20 ¹	Dec.21 ^{1,2}	Dec.22 ^{1,2}	Dec.23 ^{1,2}	Dec.24 ^{1,2}	Mar.25 ^{1,2}	Dec.25 ^{1,2}	Mar.26 ^{1,2}	Δ yoy
Stage 1	19.1	17.6	18.4	19.6	26.5	30.4	32.3	36.2	37.3	39.8	41.0	10%
Stage 2	6.3	6.6	5.7	6.0	5.6	4.3	3.8	3.1	3.1	2.7	2.7	-13%
Stage 3	32.9	27.3	24.5	22.4	4.9	2.6	1.3	1.1	1.1	1.0	1.1	-2%
Total	58.3	51.5	48.6	48.0	37.0	37.3	37.4	40.5	41.5	43.5	44.7	8%

Mar.26 (€mn)	Stage 1			Stage 2 ³			Stage 3 ³			Total		
	Gross loans	LLRs	Coverage (%)	Gross loans	LLRs	Coverage (%)	Gross loans	LLRs	Coverage (%)	Gross loans	LLRs	Coverage (%)
Mortgages	4,840	88	2%	1,186	69	6%	421	56	13%	6,447	213	3%
Consumer	1,474	19	1%	277	32	12%	108	75	70%	1,859	127	7%
Business	34,675	45	0.1%	1,212	52	4%	547	322	59%	36,434	418	1%
Total	40,989	151	0.4%	2,674	153	6%	1,076	453	42%	44,740	757	2%

(1) Excluding seasonal agri-loan of €1.6bn for Dec.17 & Dec.18, €1.5bn for Dec.19, Dec.20, Dec.21 & Dec.22, €1.0bn for Dec.23, €0.9bn for Dec.24, €0.6bn for Mar.25, €0.8bn for Dec.25 and €0.2bn for Mar.26. Loans for all periods exclude balances accounted for mandatorily at FVT P&L

(2) Dec.21 Stage 1 exposures include €6.2bn senior HAPS tranches, Dec.22 €6.1bn, Dec.23 €6.0bn, Dec.24 €5.7bn, Sep.25 €5.5bn and Dec.25 €5.5bn

(3) Stage 2 including POCI not credit impaired, Stage 3 includes POCI credit impaired; Q1.26 Stage 3 include €147mn paying mortgage exposures which have been classified as Stage 3/POCI (€110mn in Q4.25, €19mn in Q3.25, €6mn in Q2.25) after Bank-initiated reprofiling



Definitions of APMs¹

1	Core revenues	Net interest income plus (+) revenues from services (net fee and commission Income, plus (+) income from non-banking and non-insurance business, plus (+) net income from the insurance business)
2	Cost of risk, organic	Impairment (losses)/releases excluding (-) extraordinary impairment losses/releases on loans and advances to customers at amortized cost over (/) Net loans, seasonally adjusted (as defined herein)
3	Cost of risk, underlying	Impairment (losses)/releases excluding (-) extraordinary Impairment losses/releases on loans and advances to customers at amortized cost and excluding (-) other credit-risk related expenses on loans and advances to customers at amortized cost over (/) Net loans, seasonally adjusted (as defined herein)
4	Cost-to-income	Cost-to-income ratio is calculated by dividing operating expenses, over (/) total net income
5	Deposits or Customer Deposits	"Due to customers" minus (-) repurchase agreements of €450mn as at Mar.26 and €447mn as at Dec.25 and €178mn as at 30 Sep.25
6	Gross loans (Customer loans)	Loans and advances to customers at amortized cost, plus (+) loans and advances to customers mandatorily measured at FVTPL, plus (+) ECL allowance for impairment losses
7	Loan loss reserves (LLRs) over (/) Gross loans	LLRs equal ECL allowance for impairment losses on loans and advances to customers at amortized cost, plus (+) fair value adjustment on loans and advances to customers mandatorily measured at FVTPL over (/) Gross loans (as defined herein)
8	Earnings per share (EPS) after AT1 coupon	EPS are calculated by dividing the reported net profit (as defined herein) adjusted for quarterly average AT1 capital instrument coupon payment for the period, by (/) the total number of shares adjusted for treasury shares outstanding at the end of the period
9	Impairments or provisions	ECL allowance for impairment losses on loans and advances to customers at amortized cost plus (+) other credit-risk related expenses on loans and advances to customers at amortised cost, plus (+) impairments (losses)/releases on other assets plus (+) ECL impairment losses on financial assets at FVTOCI plus (+) Impairments on subsidiaries and associates plus (+) Impairment on property, equipment and intangible assets plus (+) Impairment on debt securities, plus (+) Other provision (losses)
10	Liquidity coverage ratio (LCR)	The Liquidity Coverage Ratio as defined by Regulation (EU) 2015/61 (amended by Regulation (EU) 2018/1620) is the value of the stock of unencumbered High Quality Liquid Assets (HQLA) held by a credit institution, over its projected total net cash outflows, under a severe 30-day stress scenario
11	Loan-to-deposit ratio (LDR)	The loan-to-deposit ratio is calculated by dividing net loans seasonally adjusted (as defined herein) over (/) Deposits
12	MREL	MREL is the Minimum Requirement for Own Funds and Eligible Liabilities ("MREL") regulatory standard that banks are required to maintain at sufficient levels. MREL position is monitored at Piraeus Bank Group Level
13	Revenues from services over Assets	Revenues from services (net fee and commission Income, plus (+) income from non-banking and non-insurance business, plus (+) net income from the insurance business) on an annualized basis over (/) average total assets adjusted as defined herein (average of the respective end of period balances)
14	Revenues from services out of total revenues	Revenues from services (as defined above) over (/) Net Revenues, i.e., total net income
15	Net interest margin (NIM)	Net interest margin equals net interest income over (/) total assets adjusted as defined herein (average of the respective end of period balances). NII is calculated on an annualized basis
16	Net loans	Loans and advances to customers at amortized cost, plus (+) loans and advances to customers mandatorily measured at FVTPL
17	Net loans, seasonally adjusted	Net loans minus (-) seasonal funding facility of €150mn as at 31 Mar.26, €801mn as at 31 Dec.25, €574mn as at 31 Mar.25. The seasonal funding facility refers to agri loan facility provided to the farmer beneficiaries
18	Net profit, normalized	Net profit normalized is the profit/ (loss) attributable to the equity holders of the parent minus (-) one-off items defined herein. Overall, one-off items include revenues, expenses and extraordinary impairment charges on loans and advances to customers at amortized cost and extraordinary impact from NPAs and participations, defined at any given period and adjusted for the corporate tax rate of 29%. Further analysis is presented in the one-offs' item herein
19	Net result/ Net profit	Profit / (loss) attributable to the equity holders of the parent
20	Net revenues	Total net income

(1) Alternative performance measures



Definitions of APMs

21	Net stable funding ratio (NSFR)	The ratio between the amount of available stable funding relative to the amount of required stable funding based on Regulation 2019/876 of the European Parliament. The standard requires a minimum amount of funding that is expected to be stable over a one-year time horizon based on liquidity risk factors assigned to assets and off-balance sheet liquidity exposures
22	Net trading result	Net trading result includes gains from bonds, FX and other. For Q4.25, €6mn positive earnout from an NPE transaction was booked in other impairments
23	Non-performing exposures (NPEs)	On balance sheet credit exposures before ECL allowance for impairment on loans and advances to customers at amortized cost that include: a) loans measured at amortized cost classified in stage 3; plus (+) b) purchased or originated credit impaired ("POCI") loans measured at amortized cost that continue to be credit impaired as of the end of the reporting period; NPEs do not include Greek State Guaranteed exposures, called amounts classified in "Other assets" or not-credit impaired exposures. Mar.26 NPE balances exclude €147mn paying credit impaired mortgages which have been classified as POCI credit impaired (€19mn in Sep.25, €6mn in Jun.25, and €110mn in Dec.25) after the implementation of a restructuring program with the aim to enhance borrower's repayment capacity
24	NPE (cash) coverage ratio	ECL allowance for impairment losses on loans and advances to customers at amortized cost over (/) NPEs (as defined herein)
25	NPE ratio	NPEs (as defined herein) over (/) Gross loans (as defined herein). Accounting for the paying credit impaired mortgage exposures, the respective NPE ratio would be 2.4% at end Mar.26, 2.3% at end Dec.25, 2.6% at end Sep.25 and 2.6% at end Jun.25
26	One-off items	For 2025: One-off expenses include €15mn voluntary redundancy costs booked in staff costs in Q4.25 and €17mn integration costs related with the Ethniki Insurance acquisition booked in administrative expenses throughout FY.2025 (€2.4mn in Q1.25, €3.8mn in Q2.25, €4.8mn in Q3.25 and €6.4mn in Q4.25). Loan impairments for FY.25 incorporate extraordinary results of €6mn for NPE sales or NPEs classified as HFS, mainly Projects Imola, Solar, and Ocean (loss €0.4mn in Q1.25, €25mn in Q2.25, €0.5mn in Q3.25 and €1.3mn in Q4.25 plus €20.8mn reversal in Q4.25) and €57mn provisions booked in Q4.25 for post-model adjustments to address the potential impact of Law 5264/2025 which introduced a statutory framework enabling the conversion of loans denominated in swiss franc into euro. Further, extraordinary impact from NPAs and participations for FY.2025 incorporate €8mn (€0.5mn reversal in Q1.25, €2.4mn reversal in Q2.25, and loss €0.4mn in Q3.25, and €10.8mn in Q4.25) of extraordinary charges for assets' disposals and €35mn impact from participations revaluations booked in associates' income in Q4.25. Further, €38mn of costs for extraordinary CSR actions were booked in other impairments during 2025 (€26.4mn in Q3.25 and €11.4mn in Q4.25) For Q1.26: €8mn one-off result related to loan impairments for NPE sales and classified HFS portfolios booked under line item "Impairment (losses)/releases on loans and advances to customers at amortized cost", relating to Pelagos and Ocean portfolios
27	Operating costs - expenses (OpEx), recurring	Total operating expenses minus (-) One-off expenses (as defined herein)
28	Performing exposures (PE)	Gross loans (as defined herein) adjusted for the seasonal agri-loan minus (-) NPEs minus (-) NPE securitization senior tranches. For Mar.26 performing exposures incorporate €147mn paying credit impaired loans classified after the implementation of a restructuring program with the aim to enhance borrower's repayment capacity (€110mn in Dec.25, €19mn in Sep.25 and €6mn in Jun.25)
29	Pre provision income (PPI), recurring	Profit before provisions, impairments and other credit-risk related expenses minus (-) one-off revenues and expenses as defined herein
30	Pre-tax result	Profit / (loss) before income tax
31	RARoC	Risk Adjusted Return on Capital is computed based on recurring profitability (i.e., net income recurring) divided (/) by regulatory capital consumed, i.e., RWA multiplied by overall capital requirement
32	Return on average tangible book value (RoATBV), normalized	Net profit, normalized (as defined herein) annualized minus (-) AT1 coupon payment over (/) average Tangible Book Value for the period (as defined herein). Net profit normalized is calculated on an annualized basis for each quarterly period. TBV is calculated by taking the average of the last two consecutive periods
33	Tangible book value/ Tangible equity	Tangible equity or Tangible Book Value (TBV) equals capital and reserves attributable to equity holders of the parent excluding other equity instruments, i.e., Additional Tier 1 (AT1) capital and intangible assets. For Dec.25 TBV includes a deduction of €236mn goodwill arising from Ethniki Insurance acquisition after the finalization of the price purchase allocation exercise
34	Tax normalization	Normalized profits incorporated a tax rate of 29% on the one-off items
35	Total assets, adjusted	Total assets excluding the seasonal agri loan as defined above
36	Total net revenues, recurring	Total net income minus (-) one-off revenues related to the corresponding period (as defined herein)



Glossary

1	Assets under management (AuM)	Assets under management (AuM) include Piraeus Asset Management MFMC assets, plus (+) Piraeus' Securities' equity brokerage custody assets and private banking, plus (+) institutional portfolios' assets which includes Iolcus AuM
2	C/I	Cost-to-Income
3	DFR	The Deposit Facility Rate is one of the three interest rates the ECB sets every six weeks as part of its monetary policy. The rate defines the interest banks receive for depositing money with the central bank overnight
4	DTA	Deferred Tax Assets
5	FNPE or NPEF	Forborne Non-Performing Exposures (NPEs); i.e., NPEs (as defined in the Alternative Performance Measures - APMs section) forborne and still within the probation period under EBA rules
6	CAGR	Compound Annual Growth Rate
7	Gross book value (GBV)	Value of gross loans (as defined in the Alternative Performance Measures - APMs section) of described portfolio
8	Gross Written Premiums (GWP)	Gross written premiums comprise all amounts due during the reporting period in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later reporting period. Amount of taxes or charges should be excluded from the written premiums
9	HAPS (Hellenic Asset Protection Scheme)	HAPS is a strategic initiative implemented by the Greek Ministry of Finance which aims at supporting the reduction of non-performing loans held by Greek banks via a state-sponsored asset protection scheme, which enables NPEs to be securitized and sold to investors with Greek government guarantees for the "senior" tranche of securitized notes. There have been three rounds of HAPS tranches; the last one was approved by the European Commission to run until the end of 2024
10	LTV ratio	Loan-to-Value ratio
11	Net credit expansion	New loan disbursements minus loan repayments that were realized during the defined period
12	NPE formation	Change of the stock of NPEs after adding back write-downs or other adjustments i.e., loan sales or debt to equity transactions
13	NII	Net Interest Income
14	SBB	Share Buyback
15	SMEs	Small and midsize enterprises
16	Solvency II (SII)	Solvency II: Primary ratio used for regulatory compliance calculated as Eligible Own funds divided by Solvency Capital Requirement Eligible Own Funds: Represent the insurer's capital (assets minus liabilities) in accordance with the quantitative limits provided by legislation Solvency Capital Requirement: The financial capital that an insurance company must have in order to reduce the probability of bankruptcy to 0.5%, over a period of 12 months
17	VES	Voluntary Exit Scheme



Disclaimer

General

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